

Transportation Board, 395 E Street SW., Washington, DC 20423-0001.

A copy of any petition filed with the Board should be sent to applicants' representatives: Louis E. Gitomer, 600 Baltimore Ave., Suite 301, Towson, MD 21204, and Robert A. Wimbish, 2401 Pennsylvania Ave. NW., Suite 300, Washington, DC 20037.

If the verified notice contains false or misleading information, the exemptions are void *ab initio*.

Board decisions and notices are available on our Web site at "[www.stb.dot.gov](http://www.stb.dot.gov)."

Decided: September 26, 2013.

By the Board, Richard Armstrong, Acting Director, Office of Proceedings.

**Jeffrey Herzig,**

*Clearance Clerk.*

[FR Doc. 2013-23922 Filed 9-30-13; 8:45 am]

**BILLING CODE 4915-01-P**

## DEPARTMENT OF THE TREASURY

### Bureau of the Fiscal Service

#### Proposed Collection: Direct Deposit Sign-Up Form

**ACTION:** Notice and request for comments.

**SUMMARY:** The Department of the Treasury, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)). Currently the Bureau of the Fiscal Service within the Department of the Treasury is soliciting comments concerning the Direct Deposit Sign-Up Form.

**DATES:** Written comments should be received on or before November 30, 2013 to be assured of consideration.

**ADDRESSES:** Direct all written comments to Bureau of the Fiscal Service, Bruce A. Sharp, 200 Third Street A4-A, Parkersburg, WV 26106-1328, or [bruce.sharp@bpd.treas.gov](mailto:bruce.sharp@bpd.treas.gov). The opportunity to make comments online is also available at [www.pracomment.gov](http://www.pracomment.gov).

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information or copies should be directed to Bruce A. Sharp, Bureau of the Fiscal Service, 200 Third Street A4-A, Parkersburg, WV 26106-1328, (304) 480-8150.

**SUPPLEMENTARY INFORMATION:**

*Title:* Direct Deposit Sign-Up Form.  
*OMB Number:* 1535-0128.

*Form Number:* PD F 5396.

*Abstract:* The information is collected to process requests for direct deposit of a Series HH or Series H bond interest payment or a savings bond redemption payment to a financial institution.

*Current Actions:* Revision.

*Type of Review:* Extension.

*Affected Public:* Individuals.

*Estimated Number of Respondents:* 55,000.

*Estimated Time per Respondent:* 10 minutes.

*Estimated Total Annual Burden Hours:* 9,167.

*Request for Comments:* Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: September 26, 2013.

**Bruce A. Sharp,**

*Bureau Clearance Officer.*

[FR Doc. 2013-23934 Filed 9-30-13; 8:45 am]

**BILLING CODE 4810-39-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### FEDERAL DEPOSIT INSURANCE CORPORATION

#### NATIONAL CREDIT UNION ADMINISTRATION

#### Agency Information Collection Activities; Information Collection Renewal; Submission for OMB Review Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks

**AGENCY:** Office of the Comptroller of the Currency, Treasury (OCC); Federal Deposit Insurance Corporation (FDIC); and National Credit Union Administration (NCUA).

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, FDIC, and NCUA (the Agencies), are soliciting public comment on the renewal of a collection of information by the Agencies. Under the Paperwork Reduction Act of 1995 (PRA), Federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension of an existing collection of information, and to allow 60 days for public comment in response to the notice.

The Agencies are soliciting comment concerning renewal of their information collection titled, "Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks." The agencies are also giving notice that they are sending their collections to OMB for review.

**DATES:** Comments must be received by October 31, 2013.

**ADDRESSES:** *OCC:* Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by email if possible. Comments may be sent to: Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Attention: 1557-0246, 400 7th Street SW., Suite 3E-218, Mail Stop 9W-11, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465-4326 or by electronic mail to [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov). You may personally inspect and photocopy comments at the OCC, 400 7th Street SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700. Upon arrival, visitors will be required to present valid government-issued photo identification and to submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

*FDIC:* Interested parties are invited to submit written comments. All comments should refer to the name of the collection, "Reverse Mortgage Products Guidance." Comments may be submitted by any of the following methods:

- <http://www.fdic.gov/regulations/laws/federal/notices.html>.

• *Email: comments@fdic.gov.* Include the name and number of the collection in the subject line of the message.

• *Mail:* Gary A. Kuiper (202) 898-3877, Counsel, Federal Deposit Insurance Corporation, NYA-5046, 550 17th Street NW., Washington, DC 20429.

• *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

A copy of the comments may also be submitted to the FDIC Desk Officer, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503.

*NCUA:* You may submit comments by any of the following methods (Please send comments by one method only):

• *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

• *NCUA Web site:* <http://www.ncua.gov/Resources/RegulationsOpinionsLaws/ProposedRegulations.aspx> Follow the instructions for submitting comments.

• *Email:* Address to [regcomments@ncua.gov](mailto:regcomments@ncua.gov). Include “[Your name] Comments on Reverse Mortgage Products Guidance,” in the email subject line.

• *Fax:* (703) 518-6319. Use the subject line described above for email.

• *Mail:* Address to Mary F. Rupp, Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428.

• *Hand Delivery/Courier:* Same as mail address.

*Public inspection:* All public comments are available on the agency’s Web site at <http://www.ncua.gov/Resources/RegulationsOpinionsLaws/ProposedRegulations.aspx> as submitted, except as may not be possible for technical reasons. Public comments will not be edited to remove any identifying or contact information. Paper copies of comments may be inspected in NCUA’s law library, at 1775 Duke Street, Alexandria, Virginia 22314, by appointment weekdays between 9:00 a.m. and 3:00 p.m. To make an appointment, call (703) 518-6546 or send an email to [OGC Mail@ncua.gov](mailto:OGC Mail@ncua.gov).

Additionally, please send a copy of your comments by mail to: OMB Desk Officer, 1557-0246; 3064-0176; 3133-0187, U.S. Office of Management and Budget, 725 17th Street NW., #10235, Washington, DC 20503, or by email to: [oir submission@omb.eop.gov](mailto:oir submission@omb.eop.gov).

**FOR FURTHER INFORMATION CONTACT:**

*OCC:* You can request additional information or a copy of the information

collection from Johnny Vilela or Mary H. Gottlieb, OCC Clearance Officers, (202) 649-5490, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW., Suite 3E-218, Mailstop 9W-11, Washington, DC 20219.

*FDIC:* Michael R. Evans, Fair Lending Specialist, Compliance Policy Section, Division of Supervision and Consumer Protection, (202) 898-6611; or Richard M. Schwartz, Counsel, (202) 898-7424, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.

*NCUA:* Tracy Sumpter, Paperwork Clearance Officer, 703-518-6444, Office of the Chief Information Officer, National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501-3520), Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. “Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party.

With respect to renewal of this collection of information, the Agencies invite comments on:

(a) Whether the collection of information is necessary for the proper performance of the Federal banking agencies’ functions, including whether the information has practical utility;

(b) The accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start up costs and costs of operation, maintenance, and purchase of services to provide information.

The Agencies are proposing to extend OMB approval of the following information collection:

*Title of Information Collection:* Reverse Mortgage Products: Guidance for Managing Compliance and Reputation Risks.

*OMB Control Numbers:* 1557-0246; 3064-0176; and 3133-0187.

*Abstract:* On December 16, 2009, the OCC, FDIC, FRB and NCUA sought

comment on the guidance,<sup>1</sup> and they issued it in final form on August 17, 2010.<sup>2</sup> The guidance focused on the need to provide adequate information to consumers about reverse mortgage products; to provide qualified independent counseling to consumers considering these products; and to avoid potential conflicts of interest. It also addressed related policies, procedures, internal controls, and third party risk management.

Prior to the effective date of the final guidance, the Agencies obtained PRA approval from OMB for the information collection requirements contained therein. These information collection requirements included implementation of policies and procedures, training, and program maintenance. The requirements are outlined below:

• Institutions offering reverse mortgages should have written policies and procedures that prohibit the practice of directing a consumer to a particular counseling agency or contacting a counselor on the consumer’s behalf.

• Policies should be clear so that originators do not have an inappropriate incentive to sell other products that appear linked to the granting of a mortgage.

• Legal and compliance reviews should include oversight of compensation programs so that lending personnel are not improperly encouraged to direct consumers to particular products.

• Training should be designed so that relevant lending personnel are able to convey information to consumers about product terms and risks in a timely, accurate, and balanced manner.

The Agencies are now seeking renewal of the PRA approval granted by OMB for these information collection requirements.

*Affected Public:*

*OCC:* National banks, Federal savings associations, their subsidiaries, and Federal branches or agencies of foreign banks.

*FDIC:* Insured state nonmember banks.

*NCUA:* Federally-insured credit unions.

*Type of Review:* Regular.

*Estimated Burden:*

*OCC:*

*Number of respondents:* 97.

*Burden per respondent:* 40 hours to implement policies and procedures and to provide training; 8 hours annually to maintain program.

*Total estimated annual burden:* 4,656 hours.

<sup>1</sup> 74 FR 66652.

<sup>2</sup> 75 FR 50801.

**FDIC:**

*Number of respondents:* 48.

*Burden per respondent:* 40 hours to implement policies and procedures and to provide training; 8 hours annually to maintain program.

*Total estimated annual burden:* 2,304 hours.

**NCUA:**

*Number of respondents:* 85.

*Burden per respondent:* 40 hours to implement policies and procedures and to provide training; 8 hours annually to maintain program.

*Total estimated annual burden:* 4,080 hours.

Dated: September 6, 2013.

**Michele Meyer,**

*Assistant Director, Legislative and Regulatory Activities Division.*

Dated at Washington, DC, this 9th day of September, 2013.

Federal Deposit Insurance Corporation.

**Robert E Feldman,**

*Executive Secretary.*

Dated: September 24, 2013.

By the National Credit Union Administration.

**Gerard S. Poliquin,**

*Secretary of the Board.*

[FR Doc. 2013-23771 Filed 9-30-13; 8:45 am]

**BILLING CODE 4810-33-P, 6714-01-P; 7535-01-P**

**DEPARTMENT OF THE TREASURY****Internal Revenue Service****Proposed Collection; Comment Request for Form 1023**

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Notice and request for comments.

**SUMMARY:** The Department of the Treasury, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995, Public Law 104-13 (44 U.S.C. 3506(c)(2)(A)). Currently, the IRS is soliciting comments concerning Form 1023, Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code.

**DATES:** Written comments should be received on or before December 2, 2013 to be assured of consideration.

**ADDRESSES:** Direct all written comments to Yvette Lawrence, Internal Revenue Service, Room 6129, 1111 Constitution Avenue NW., Washington, DC 20224.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information or copies of the form and instructions should be directed to Sara Covington at Internal Revenue Service, Room 6129, 1111 Constitution Avenue NW., Washington, DC 20224, or through the Internet at [Sara.L.Covington@irs.gov](mailto:Sara.L.Covington@irs.gov).

**SUPPLEMENTARY INFORMATION:**

*Title:* Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code.

*OMB Number:* 1545-0056.

*Form Number:* Form 1023.

*Abstract:* Form 1023 is filed by applicants seeking Federal income tax exemption as organizations described in section 501(c)(3) of the Internal Revenue Code. IRS uses the information to determine if the applicant is exempt and whether the applicant is a private foundation.

*Current Actions:* There are no changes being made to the form at this time.

*Type of Review:* Extension of a currently approved collection.

*Affected Public:* Not-for-profit institutions.

*Estimated Number of Respondents:* 33,378.

*Estimated Time per Respondents:* 120 hours.

*Estimated Total Annual Burden Hours:* 4,005,360.

The following paragraph applies to all of the collections of information covered by this notice:

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid OMB control number. Books or records relating to a collection of information must be retained as long as their contents may become material in the administration of any internal revenue law. Generally, tax returns and tax return information are confidential, as required by 26 U.S.C. 6103.

*Request for Comments:* Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record.

*Comments are invited on:* (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the collection of information on respondents, including through the use

of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Approved: September 10, 2013.

**Allan Hopkins,**

*IRS Tax Analyst.*

[FR Doc. 2013-23805 Filed 9-30-13; 8:45 am]

**BILLING CODE 4830-01-P**

**DEPARTMENT OF THE TREASURY****Internal Revenue Service****Request for Applications for the IRS Advisory Committee on Tax Exempt and Government Entities**

**AGENCY:** Internal Revenue Service (IRS); Tax Exempt and Government Entities Division, Treasury.

**ACTION:** Notice and request for applicants or nominations.

**SUMMARY:** The Internal Revenue Service (IRS) is requesting applications for membership to serve on the Advisory Committee on Tax Exempt and Government Entities (ACT).

Applications will be accepted for the following vacancies, which will occur in June 2014: Two (2) employee plans; two (2) exempt organizations; three (3) federal, state, and local governments; two (2) Indian Tribal Governments; and one (1) tax-exempt bonds. To ensure appropriate balance of membership, final selection from qualified candidates will be determined based on experience, qualifications, and other expertise. Members of the ACT may not be federally registered lobbyists.

**DATES:** Written applications or nominations must be received on or before Nov. 4, 2013.

**ADDRESSES:** Send all applications and nominations to: Mark J. Kirbabas; Acting Designated Federal Officer; TE/GE Communications and Liaison; 1111 Constitution Ave. NW.,—SE: T: CL—NCA 679; Washington, DC 20224; FAX: (202) 317-8814. (not a toll-free number); email: [Mark.J.Kirbabas@irs.gov](mailto:Mark.J.Kirbabas@irs.gov).

**Application:** Applicants may use the ACT Application Form on the IRS Web site ([irs.gov](http://irs.gov)) or may send an application by letter with the following information: Name; Other Name(s) Used and Date(s) (required for FBI check); Date of Birth (required for FBI check); City and State of Birth (required for FBI Check); Current Address; Telephone and Fax Numbers; and email address, if any. Applications should also describe and document the proposed member's qualifications for membership on the