announces that the ceiling on allowable charges under Section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at $11.50 for 2014. The Bureau is required to increase the $8.00 amount referred to in Section 612(f)(1)(A)(i) of the FCRA on January 1 of each year, based proportionally on changes in the Consumer Price Index for All Urban Consumers (CPI–U), with fractional changes rounded to the nearest fifty cents. The CPI–U increased 45.25 percent between September 1997, the date the FCRA amendments took effect, and September 2013. This increase in the CPI–U, and the requirement that any increase be rounded to the nearest fifty cents, results in no change in the maximum allowable charge of $11.50.

DATES: Effective January 1, 2014.

FOR FURTHER INFORMATION CONTACT:

SUPPLEMENTARY INFORMATION: Section 612(f)(1)(A) of the Fair Credit Reporting Act (FCRA) provides that a consumer reporting agency may charge a consumer a reasonable amount for making a disclosure to the consumer pursuant to Section 609 of the FCRA.1 Section 612(f)(1)(A)(i) of the FCRA provides that, where a consumer reporting agency is permitted to impose a reasonable charge on a consumer for making a disclosure to the consumer pursuant to Section 609 of the FCRA, the charge shall not exceed $8.00 and shall be indicated to the consumer before making the disclosure. Section 612(f)(2) of the FCRA states that the Bureau shall increase the $8.00 maximum amount on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents.

In 2011, the responsibility for performing this task was transferred from the Federal Trade Commission to the Bureau pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.2 Like the Federal Trade Commission, the Bureau’s calculations are based on the CPI–U, which is the most general Consumer Price Index and covers all urban consumers and all items.

Section 211(a)(2) of the FACT Act added a new Section 612(a) to the FCRA that gives consumers the right to request free annual disclosures once every 12 months. The maximum allowable charge established by this notice does not apply to requests made under that provision. The charge does apply when a consumer who orders a file disclosure has already received a free annual disclosure and does not otherwise qualify for an additional free disclosure.

The Bureau is using the $8.00 amount set forth in Section 612(f)(1)(A)(i) of the FCRA as the baseline for its calculation of the increase in the ceiling on reasonable charges for certain disclosures made under Section 609 of the FCRA. Since the effective date of the amended FCRA was September 30, 1997, the Bureau calculated the proportional increase in the CPI–U from September 1997 to September 2013. The Bureau then determined what modification, if any, from the original base of $8.00 should be made effective for 2014, given the requirement that fractional changes be rounded to the nearest fifty cents.

Between September 1997 and September 2013, the CPI–U increased by 45.25 percent—from an index value of 161.2 in September 1997 to a value of 234.1 in September 2013. An increase of 45.25 percent in the $8.00 base figure would lead to a new figure of $11.62. However, because the statute directs that the resulting figure be rounded to the nearest $0.50, the maximum allowable charge is $11.50. The Bureau therefore determines that the maximum allowable charge for the year 2014 will remain unchanged at $11.50.

Dated: December 24, 2013.

Richard Cordray,

Director, Bureau of Consumer Financial Protection.

BILLING CODE 4810–25–P

DEPARTMENT OF DEFENSE
Office of the Secretary
Announcement of Competition Under the America COMPETES Act

AGENCY: Defense Advanced Research Projects Agency (DARPA), DoD.

ACTION: Notice.

SUMMARY: DARPA announces the Cyber Grand Challenge (CGC), a prize competition under 15 U.S.C. 3719, the America COMPETES Act. The CGC will utilize a series of competition events to test the abilities of fully automated cyber defense systems. The CGC seeks to engender a new generation of autonomous cyber defense capabilities that combine the speed and scale of automation with reasoning abilities exceeding those of human experts.

FOR FURTHER INFORMATION CONTACT: All questions regarding the competition may be sent to CyberGrandChallenge@darpa.mil.

SUPPLEMENTARY INFORMATION: DARPA recommends that all parties interested in participating in the CGC read the latest CGC Rules document posted on the CGC Web site (www.darpa.mil/cybergrandchallenge) for a full description of CGC events.
Records.

Eligibility for Competition Participation. To be eligible to participate in the CGC, an individual or entity shall have—

(1) registered to participate in the competition in accordance with the CGC Rules document published at www.darpa.mil/cybergrandchallenge; and,

(2) complied with all the requirements outlined in the CGC Rules document published at www.darpa.mil/cybergrandchallenge.

Competition Registration. There is no fee for entry. Application materials are available on the Cyber Grand Challenge Web site (www.darpa.mil/cybergrandchallenge) and must be submitted in accordance with the instructions outlined in the CGC Rules.

The application procedure is a two-step process consisting of an initial application and an extended application. Application materials received after the deadlines specified on the CGC Web site will be disposed of in a secure manner. Application materials will not be returned. Incomplete applications will not be accepted.

Winner Selection. Scoring at Cyber Grand Challenge events will reflect successful cyber reasoning. Based on finalized scoring at the CGC Qualifying Event (CQE), DARPA will issue invitations to finalists. Open Track teams invited to the CGC Final Event (CFE) will receive a cash prize. Based on finalized scoring at the CFE, DARPA will determine 1st, 2nd, and 3rd place winners to receive prizes.

Prize Amounts. DARPA anticipates prizes in the following amounts:

- CQE: $750,000
- CFE: 1st place: $2,000,000; 2nd place: $1,000,000; 3rd place: $750,000


Aaron Siegel,
Alternate OSD Federal Register Liaison Officer, Department of Defense.

TT205

SYSTEM NAME:


CHANGES:

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Categories of individuals covered by the system: Delete entry and replace with “Defense Finance and Accounting Service employees, United States Air Force (active duty, reserve, and guard members), Department of Defense civilian employees for the Defense Security Service, and the National Geospatial-Intelligence Agency.”

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AUTHORITY FOR MAINTENANCE OF THE SYSTEM:


* * * * *

SYSTEM MANAGER(S) AND ADDRESS:

Delete entry and replace with “Defense Finance and Accounting Service-Columbus, I&T, System Manager, Cash, General Funds and Miscellaneous Division, 3990 E Broad Street, Columbus, OH 43213–1152.”

NOTIFICATION PROCEDURE:

Delete entry and replace with “Individuals seeking to determine whether information about themselves is contained in this record system should address written inquiries to the Defense Finance and Accounting Service, Freedom of Information/Privacy Act Program Manager, Corporate Communications, DFAS–ZCF-IN, 8899 E. 56th Street, Indianapolis, IN 46249–0150. Requests should contain individual’s full name, SSN for verification, current