

(1) The covered credit union has material unresolved supervisory issues associated with its capital planning process;

(2) The capital analysis underlying the covered credit union's capital plan, or the covered credit union's methodologies for reviewing the robustness of its capital adequacy, are not reasonable or appropriate;

(3) Data utilized for the capital analysis is insufficiently detailed to capture the risks of the covered credit union, or the data lacks integrity;

(4) The plan does not meet all of the requirements of § 702.504;

(5) NCUA finds unacceptable weakness in the capital plan, the capital planning analysis, or any critical system or process supporting capital analysis; or

(6) The covered credit union's capital planning process constitutes an unsafe or unsound practice, or would violate any law, regulation, NCUA order, directive, or any condition imposed by, or written agreement with, NCUA. In determining whether a capital plan would constitute an unsafe or unsound practice, NCUA considers whether the covered credit union is and would remain in sound financial condition after giving effect to the capital plan.

(c) *Notification in writing.* NCUA will notify the credit union in writing of the reasons for a decision to reject a capital plan.

(d) *Re-submission of a capital plan.* If NCUA rejects a credit union's capital plan, the credit union must update and resubmit an acceptable capital plan to NCUA within 90 calendar days of the rejection. The resubmitted capital plan must at a minimum address:

(1) NCUA-noted deficiencies in the credit union's original capital plan; and

(2) Remediation plans for unresolved supervisory issues contributing to the rejection of the credit union's original capital plan.

(e) *Supervisory actions.* Any covered credit union operating without a capital plan accepted by NCUA may be subject to supervisory actions on the part of NCUA.

(f) *Consultation on proposed action.* Before taking any action under this section on the capital plan of a federally insured, state-chartered credit union, NCUA will consult and work cooperatively with the appropriate State official.

§ 702.506 Annual supervisory stress testing.

(a) *General requirements.* The supervisory stress tests consist of baseline, adverse, and severely adverse scenarios, which NCUA will provide by

December 1 of a calendar year. The tests will be based on the covered credit union's financial data as of September 30 of that year, or such other date as directed by NCUA. The tests will take into account all relevant exposures and activities of a credit union to evaluate its ability to absorb losses in specified scenarios over a 9-quarter horizon. The minimum stress test capital ratio is 5 percent.

(b) *NCUA-run tests.* Except as provided in paragraph (c) of this section, NCUA will conduct the tests described in this section.

(c) *Credit union-run tests under NCUA supervision.* After NCUA has completed three consecutive supervisory stress tests, a covered credit union may, with NCUA approval, conduct the tests described in this section. A covered credit union must submit its request to NCUA to conduct its own stress test by July 31 for the following annual cycle. NCUA will approve or decline the credit union's request by August 31. The credit union must include the results of the tests in the capital plan it submits under § 702.504. NCUA reserves the ability to conduct the tests described in this section on any covered credit union at any time. Where both NCUA and a covered credit union have conducted the tests, the results of NCUA's tests will determine whether the covered credit union has met the requirements of this section.

(d) *Newly covered credit union.* A credit union that becomes a covered credit union after the effective date of this regulation must have three NCUA-run stress tests before it can seek NCUA approval to conduct credit union-run stress tests.

(e) *Potential impact on capital.* In conducting a stress test under this subpart, during each quarter of the stress test horizon, NCUA or the covered credit union will estimate the following for each scenario:

(1) Losses, pre-provision net revenues, loan and lease loss provisions, and net income; and

(2) The potential impact on the stress test capital ratio, incorporating the effects of any capital action over the 9-quarter stress test horizon and maintenance of an allowance for loan losses appropriate for credit exposures throughout the horizon. NCUA or the covered credit union will conduct the stress test without assuming any risk mitigation actions on the part of the covered credit union, except those existing and identified as part of the covered credit union's balance sheet, or off-balance sheet positions, such as asset

sales or derivatives positions, on the date of the stress test.

(f) *Information collection.* Upon request, the covered credit union must provide NCUA with any relevant qualitative or quantitative information requested by NCUA pertinent to the stress test under this section.

(g) *Stress test results.* NCUA will provide each covered credit union with the results of the stress test by May 31 of the year following the effective testing date. A credit union conducting its own stress test must provide NCUA the results of its stress test with its capital plan by February 28 of the year following the effective testing date.

(h) *Supervisory actions.* If NCUA-run stress tests show that a covered credit union does not have the ability to maintain a stress test capital ratio of 5 percent or more under expected and stressed conditions in each quarter of the 9-quarter horizon, the credit union must provide NCUA, within 90 days of receipt of the stress test results, a stress test capital enhancement plan showing how it will meet that target. If the credit union-run stress tests show that it does not have the ability to maintain a stress test capital ratio of 5 percent or more under expected and stressed conditions in each quarter of the 9-quarter horizon, the credit union must incorporate a stress test capital enhancement plan into its capital plan. Any affected credit union operating without a stress test capital enhancement plan accepted by NCUA may be subject to supervisory actions on the part of NCUA.

(i) *Consultation on proposed action.* Before taking any action under this section against a federally insured, state-chartered credit union, NCUA will consult and work cooperatively with the appropriate State official.

[FR Doc. 2014-09814 Filed 4-29-14; 8:45 am]

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DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 95

[Docket No. 30958; Amdt. No. 513]

IFR Altitudes; Miscellaneous Amendments

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: This amendment adopts miscellaneous amendments to the required IFR (instrument flight rules) altitudes and changeover points for

certain Federal airways, jet routes, or direct routes for which a minimum or maximum en route authorized IFR altitude is prescribed. This regulatory action is needed because of changes occurring in the National Airspace System. These changes are designed to provide for the safe and efficient use of the navigable airspace under instrument conditions in the affected areas.

DATES: *Effective Date:* 0901 UTC, May 29, 2014.

FOR FURTHER INFORMATION CONTACT: Harry Hodges, Flight Procedure Standards Branch (AMCAFS-420), Flight Technologies and Programs Division, Flight Standards Service, Federal Aviation Administration, Mike Monroney Aeronautical Center, 6500 South MacArthur Blvd., Oklahoma City, OK 73169 (Mail Address: P.O. Box 25082, Oklahoma City, OK 73125) telephone: (405) 954-4164.

SUPPLEMENTARY INFORMATION: This amendment to part 95 of the Federal Aviation Regulations (14 CFR part 95) amends, suspends, or revokes IFR altitudes governing the operation of all aircraft in flight over a specified route or any portion of that route, as well as the changeover points (COPs) for Federal airways, jet routes, or direct routes as prescribed in part 95.

The Rule

The specified IFR altitudes, when used in conjunction with the prescribed

changeover points for those routes, ensure navigation aid coverage that is adequate for safe flight operations and free of frequency interference. The reasons and circumstances that create the need for this amendment involve matters of flight safety and operational efficiency in the National Airspace System, are related to published aeronautical charts that are essential to the user, and provide for the safe and efficient use of the navigable airspace. In addition, those various reasons or circumstances require making this amendment effective before the next scheduled charting and publication date of the flight information to assure its timely availability to the user. The effective date of this amendment reflects those considerations. In view of the close and immediate relationship between these regulatory changes and safety in air commerce, I find that notice and public procedure before adopting this amendment are impracticable and contrary to the public interest and that good cause exists for making the amendment effective in less than 30 days.

Conclusion

The FAA has determined that this regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore—(1) is not a “significant regulatory action” under

Executive Order 12866; (2) is not a “significant rule” under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. For the same reason, the FAA certifies that this amendment will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

List of Subjects in 14 CFR Part 95

Airspace, Navigation (air).
Issued in Washington, DC on April 25, 2014.

John Duncan,
Director, Flight Standards Service.

Adoption of the Amendment

Accordingly, pursuant to the authority delegated to me by the Administrator, part 95 of the Federal Aviation Regulations (14 CFR part 95) is amended as follows effective at 0901 UTC, May 29, 2014.

- 1. The authority citation for part 95 continues to read as follows:

Authority: 49 U.S.C. 106(g), 40103, 40106, 40113, 40114, 40120, 44502, 44514, 44719, 44721.

PART 95—[AMENDED]

- 2. Part 95 is amended to read as follows:

REVISIONS TO IFR ALTITUDES AND CHANGEOVER POINT
[Amendment 513 effective date, May 29, 2014]

FROM	TO	MEA	MAA
§ 95.3000 Low Altitude RNAV Routes			
§ 95.3200 RNAV Route T200 Is Amended To Delete			
FOOTHILLS, GA VORTAC #EASTBOUND EXPECT 5000 WESTBOUND EXPECT 6000	RICHE, SC FIX	4800	8000
RICHE, SC FIX #EASTBOUND EXPECT 5000 WESTBOUND EXPECT 6000	FLORENCE, SC VORTAC	2500	8000
§ 95.3201 RNAV Route T201			
Is Amended by Adding:			
MEVAE, SC WP	TRUEX, SC WP	2200	7000
TRUEX, SC WP	FEGNO, NC WP	2400	7000
FEGNO, NC WP	NUROE, NC WP	2700	7000
NUROE, NC WP	BORTZ, NC WP	3900	7000
Is Amended To Delete:			
COLUMBIA, SC VORTAC #NORTHBOUND EXPECT 5000 SOUTHBOUND EXPECT 6000	LOCAS, NC FIX	2500	7000
LOCAS, NC FIX #NORTHBOUND EXPECT 5000 SOUTHBOUND EXPECT 6000	JOTTA, NC FIX	4400	7000
§ 95.3202 RNAV Route T202			
Is Amended by Adding:			

REVISIONS TO IFR ALTITUDES AND CHANGEOVER POINT—Continued

[Amendment 513 effective date, May 29, 2014]

FROM	TO	MEA	MAA
GURSH, SC WP	AWRYT, SC WP	2400	8000
AWRYT, SC WP	RICHE, SC FIX	2400	8000
GANTS, NC FIX	ZADEL, NC WP	2700	8000
Is Amended To Read in Part:			
HUSTN, NC FIX	FEGNO, NC WP	2500	8000
FEGNO, NC WP	GANTS, NC FIX	2600	8000
§ 95.3203 RNAV Route T203			
Is Amended by Adding:			
ANDYS, SC FIX	AWRYT, SC WP	2400	17500
AWRYT, SC WP	ROUTH, NC WP	2800	17500
ROUTH, NC WP	FADOS, NC WP	3400	17500
FADOS, NC WP	OREAD, NC WP	3500	17500
Is Amended To Delete:			
COLUMBIA, SC VORTAC	LOCKS, SC FIX	2500	7000
#NORTHBOUND EXPECT 6000			
SOUTHBOUND EXPECT 7000			
LOCKS, SC FIX	BARRETTS MOUNTAIN, NC VOR/DME	4900	7000
#NORTHBOUND EXPECT 6000			
SOUTHBOUND EXPECT 7000			
BARRETTS MOUNTAIN, NC VOR/DME	PULASKI, VA VORTAC	6000	7000
#NORTHBOUND EXPECT 6000			
SOUTHBOUND EXPECT 7000			
§ 95.3206 RNAV Route T206 Is Added To Read			
ENADE, NC WP	FADOS, NC WP	3000	17500
FADOS, NC WP	GOTHS, NC WP	3400	17500
GOTHS, NC WP	NUROE, NC WP	3400	17500
NUROE, NC WP	ZADEL, NC WP	3000	17500
§ 95.3214 RNAV Route T214 Is Added To Read			
OREAD, NC WP	BORTZ, NC WP	3500	17500
BORTZ, NC WP	THMSN, NC WP	3400	17500
THMSN, NC WP	ZADEL, NC WP	2400	17500
ZADEL, NC WP	ORPEE, NC WP	2700	17500
FROM	TO	MEA	
§ 95.6001 VICTOR Routes-U.S.			
§ 95.6044 VOR FEDERAL AIRWAY V44 Is Amended To Read in Part			
PAWLING, NY VOR/DME	*ATHOS, NY FIX		3100
*8000—MCA ATHOS, NY FIX, N BND			
GROUP, NY FIX	*ALBANY, NY VORTAC		**6000
*6000—MCA ALBANY, NY VORTAC, S BND			
**2800—GNSS MEA			
§ 95.6123 VOR FEDERAL AIRWAY V123 Is Amended To Read in Part			
CARMEL, NY VOR/DME	CASSH, NY FIX		3000
CASSH, NY FIX	*WIGAN, NY FIX		3100
*8000—MCA WIGAN, NY FIX, N BND			
GROUP, NY FIX	*ALBANY, NY VORTAC		**6000
*6000—MCA ALBANY, NY VORTAC, S BND			
**2800—GNSS MEA			
§ 95.6157 VOR FEDERAL AIRWAY V157 Is Amended To Read in Part			
KINGSTON, NY VOR/DME	*WIGAN, NY FIX		3100
*8000—MCA WIGAN, NY FIX, N BND			
GROUP, NY FIX	*ALBANY, NY VORTAC		**6000
*6000—MCA ALBANY, NY VORTAC, S BND			
**2800—GNSS MEA			
§ 95.6405 VOR FEDERAL AIRWAY V405 Is Amended To Read in Part			
CARMEL, NY VOR/DME	CASSH, NY FIX		3000
CASSH, NY FIX	PAWLING, NY VOR/DME		3100

FROM	TO	MEA
§ 95.6468 VOR FEDERAL AIRWAY V468 Is Amended To Read in Part		
*BATTLE GROUND, WA VORTAC *5300—MCA BATTLE GROUND, WA VORTAC, NE BND **7200—MOCA **8000—GNSS MEA	TROTS, WA FIX	**10000
*SWANY, WA FIX *11500—MCA SWANY, WA FIX, SW BND **6800—MOCA **7000—GNSS MEA	HITCH, WA FIX	**8500
HITCH, WA FIX	YAKIMA, WA VORTAC SW BND NE BND	*8500 *5000
*4400—MOCA *5000—GNSS MEA		
GLEED, WA FIX	ELLENSBURG, WA VORTAC	6000

[FR Doc. 2014-09904 Filed 4-29-14; 8:45 am]
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DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

14 CFR Part 97

[Docket No. 30953; Amdt. No. 3586]

Standard Instrument Approach Procedures, and Takeoff Minimums and Obstacle Departure Procedures; Miscellaneous Amendments

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Final rule.

SUMMARY: This rule amends, suspends, or revokes Standard Instrument Approach Procedures (SIAPs) and associated Takeoff Minimums and Obstacle Departure Procedures for operations at certain airports. These regulatory actions are needed because of the adoption of new or revised criteria, or because of changes occurring in the National Airspace System, such as the commissioning of new navigational facilities, adding new obstacles, or changing air traffic requirements. These changes are designed to provide safe and efficient use of the navigable airspace and to promote safe flight operations under instrument flight rules at the affected airports.

DATES: This rule is effective April 30, 2014. The compliance date for each SIAP, associated Takeoff Minimums, and ODP is specified in the amendatory provisions.

The incorporation by reference of certain publications listed in the regulations is approved by the Director of the Federal Register as of April 30, 2014.

ADDRESSES: Availability of matter incorporated by reference in the amendment is as follows:

For Examination—

1. FAA Rules Docket, FAA Headquarters Building, 800 Independence Avenue SW., Washington, DC 20591;
2. The FAA Regional Office of the region in which the affected airport is located;
3. The National Flight Procedures Office, 6500 South MacArthur Blvd., Oklahoma City, OK 73169 or,
4. The National Archives and Records Administration (NARA). For information on the availability of this material at NARA, call 202-741-6030, or go to: http://www.archives.gov/federal_register/code_of_federal_regulations/ibr_locations.html.

*Availability—*All SIAPs are available online free of charge. Visit nfdc.faa.gov to register. Additionally, individual SIAP and Takeoff Minimums and ODP copies may be obtained from:

1. FAA Public Inquiry Center (APA-200), FAA Headquarters Building, 800 Independence Avenue SW., Washington, DC 20591; or
2. The FAA Regional Office of the region in which the affected airport is located.

FOR FURTHER INFORMATION CONTACT: Richard A. Dunham III, Flight Procedure Standards Branch (AFS-420) Flight Technologies and Programs Division, Flight Standards Service, Federal Aviation Administration, Mike Monroney Aeronautical Center, 6500 South MacArthur Blvd., Oklahoma City, OK 73169 (Mail Address: P.O. Box 25082 Oklahoma City, OK 73125) telephone: (405) 954-4164.

SUPPLEMENTARY INFORMATION: This rule amends Title 14, Code of Federal Regulations, Part 97 (14 CFR part 97) by amending the referenced SIAPs. The complete regulatory description of each

SIAP is listed on the appropriate FAA Form 8260, as modified by the National Flight Data Center (FDC)/Permanent Notice to Airmen (P-NOTAM), and is incorporated by reference in the amendment under 5 U.S.C. 552(a), 1 CFR part 51, and § 97.20 of Title 14 of the Code of Federal Regulations.

The large number of SIAPs, their complex nature, and the need for a special format make their verbatim publication in the **Federal Register** expensive and impractical. Further, airmen do not use the regulatory text of the SIAPs, but refer to their graphic depiction on charts printed by publishers of aeronautical materials. Thus, the advantages of incorporation by reference are realized and publication of the complete description of each SIAP contained in FAA form documents is unnecessary. This amendment provides the affected CFR sections and specifies the types of SIAP and the corresponding effective dates. This amendment also identifies the airport and its location, the procedure and the amendment number.

The Rule

This amendment to 14 CFR part 97 is effective upon publication of each separate SIAP as amended in the transmittal. For safety and timeliness of change considerations, this amendment incorporates only specific changes contained for each SIAP as modified by FDC/P-NOTAMs.

The SIAPs, as modified by FDC P-NOTAM, and contained in this amendment are based on the criteria contained in the U.S. Standard for Terminal Instrument Procedures (TERPS). In developing these changes to SIAPs, the TERPS criteria were applied only to specific conditions existing at the affected airports. All SIAP amendments in this rule have been previously issued by the FAA in a FDC NOTAM as an emergency action of