DEPARTMENT OF COMMERCE
National Telecommunications and Information Administration

Community Broadband Workshop

AGENCY: National Telecommunications and Information Administration, U.S. Department of Commerce.

ACTION: Notice of open meeting.

SUMMARY: The National Telecommunications and Information Administration (NTIA) will hold a one-day regional workshop, “Building a Community Broadband Roadmap: Lessons in Implementation,” to share information to help communities build their broadband capacity and utilization. The workshop will present best practices and lessons learned from network infrastructure build-outs and digital inclusion programs from Minnesota and surrounding states, including broadband projects funded by NTIA. It will also explore effective business and partnership models and will include access to regional policymakers, federal funders and industry providers.

DATES: The Community Broadband Workshop will be held on September 4, 2014, from 9:00 a.m. to 5:00 p.m., Central Time.

ADDRESSES: The meeting will be held in the Hyatt Regency Minneapolis Northstar Ballroom at 1300 Nicollet Mall, Minneapolis, MN 55403.

FOR FURTHER INFORMATION CONTACT: Karen Hanson, National Telecommunications and Information Administration, U.S. Department of Commerce, Room 4628, 1401 Constitution Avenue NW., Washington, DC 20230; telephone: (202) 482–0213; email: khanson@ntia.doc.gov. Please direct media inquiries to NTIA’s Office of Public Affairs, (202) 482–7062.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Disclosure of Consumer Complaint Narrative Data

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Proposed policy statement; extension of comment period.

SUMMARY: The Bureau of Consumer Financial Protection (Bureau) currently discloses certain complaint data it receives regarding consumer financial products and services via its web-based, public-facing database (Consumer Complaint Database). On July 23, 2014, the Bureau published in the Federal Register a Notice of Proposed Policy Statement with Request for Public Comment (Proposed Policy Statement) proposing to expand its disclosure to include unstructured consumer complaint narrative data (narratives). The Proposed Policy Statement...
provided a 30-day comment period that will end on August 22, 2014. To allow interested persons additional time to consider and submit their responses, the Bureau has determined that an extension of the comment period until September 22, 2014, is appropriate.


ADDRESSES: You may submit comments, identified by Docket No. CFPB–2014–0016, by any of the following methods:

- Electronic: http://www.regulations.gov. Follow the instructions for submitting comments.
- Mail: Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington DC 20552.
- Hand Delivery/Courier: Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1275 First Street NE., Washington DC 20002.

Instructions: All submissions should include the agency name and docket number for this proposal. Because paper mail in the Washington, DC, area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to http://www.regulations.gov. In addition, comments will be available for public inspection and copying at 1275 First Street NE., Washington DC 20002, on official business days between the hours of 10 a.m. and 5 p.m. eastern standard time. You can make an appointment to inspect the documents by telephoning (202) 435–7725.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or social security numbers, should not be included. Comments generally will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT: For general inquiries, submission process questions, or any additional information, please contact Monica Jackson, Office of the Executive Secretary, 202–435–7725.

SUPPLEMENTARY INFORMATION: On July 17, 2014, the Bureau issued the Proposed Policy Statement. The Proposed Policy Statement was published in the Federal Register on July 23, 2014. The Proposed Policy Statement seeks comment, data and information from the public on the Bureau’s proposal to include narratives in the Consumer Complaint Database.

On December 8, 2011, the Bureau published in the Federal Register a proposed policy statement describing its plans to disclose certain data about the credit card complaints that consumers submit to the Bureau (December 2011 Proposed Policy Statement). After receiving and considering a number of comments, the Bureau finalized its plans for publically disclosing data from consumer credit card complaints and published the final policy statement on June 22, 2012 (June 2012 Policy Statement).

Also on June 22, 2012, the Bureau concurrently published in the Federal Register a proposed policy statement describing its plans to disclose data from consumer complaints about financial products and services other than credit cards (June 2012 Proposed Policy Statement). After receiving and considering a number of comments, the Bureau published the final policy statement on March 25, 2013 (March 2013 Policy Statement). In the June 2012 Proposed Policy Statement, the Bureau did not propose including narratives in the Consumer Complaint Database.

Notwithstanding this, the Bureau received a significant number of comments specific to narrative disclosure. Consumer, civil rights, and open government groups supported disclosure on the grounds that disclosing narratives would provide consumers with more useful information on which to base financial decisions and would allow reviewers to assess the validity of the complaints. Two privacy groups, while acknowledging privacy risk stemming from publication of “non-identifiable” data and calling for further study, supported disclosure on an opt-in basis. Trade groups and industry commenters nearly uniformly opposed disclosure of consumer complaint narratives.

The Bureau believes that the utility of the overall Consumer Complaint Database would greatly increase with the inclusion of narratives. This could lead to increased use by advocates, academics, the press, and entrepreneurs, which itself would lead to increased consumer contacts with the Bureau.

The Bureau believes that the aforementioned increase in benefits and utility would lead to an increase in consumer contacts, which would have a positive effect on Bureau operations. As a critical mass of complaint data is achieved and exceeded, the representativeness of Bureau complaint data increases. Thus, narratives would not only enhance the above consumer benefits but also the many Bureau functions that rely, in part, on complaint data to perform their respective missions including the Offices of Supervision, Enforcement, and Fair Lending, Consumer Education and Engagement, and Research, Markets, and Rulemaking.

The Bureau balances interested parties’ desire to have additional time to consider the issues raised in the Proposed Policy Statement, gather data, and prepare their responses, with the need to proceed expeditiously to consider comments and determine whether to issue a final policy statement. The Bureau believes that a 60-day extension is appropriate. The comment period therefore will close on September 22, 2014.

Dated: July 29, 2014.

Elizabeth A. Corbett,
Deputy Chief of Staff, Bureau of Consumer Financial Protection.

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CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

Proposed Information Collection; Comment Request

AGENCY: Corporation for National and Community Service.

ACTION: Notice.

SUMMARY: The Corporation for National and Community Service (CNCS), as part of its continuing effort to reduce paperwork and respondent burden, conducts a pre-clearance consultation program to provide the general public and federal agencies with an opportunity to comment on proposed and/or continuing collections of information in accordance with the Paperwork Reduction Act of 1995 (PRA95) (44 U.S.C. Sec. 3506(c)(2)(A)). This program helps to ensure that requested data can be provided in the desired format, reporting burden (time and financial resources) is minimized, collection instruments are clearly understood, and the impact of collection requirement on respondents can be properly assessed.

Currently, CNCS is soliciting comments concerning its proposed Commission Support Grant Grantee Progress Report (GPR). All State