

requirements. In addition, this permit may not be challenged in other agency proceedings.

**SUPPLEMENTARY INFORMATION:** Highlights of changes from the proposed permit include the following. All changes are discussed in the response to comments documents.

- If seeking alternative sub-measurable goals for TMDL controls, the permit requires permittees to submit a preliminary proposal with the Notice of Intent (NOI).

- Added a polychlorinated biphenyl (PCB) strategy requirement in Bernalillo County drainage areas.

- Incorporated requirements resulting from the Endangered Species Act (ESA) consultation in Part I.C.3 of the permit.

- Revised schedules in Activity Tables 1.a through 10.

- Clarified and revised the language related to post construction runoff and stormwater quality design standards.

- Added an option, Ground Water Replenishment Project, to provide an opportunity to replenish regional ground water supplies when infeasible to implement storm water quality design standards.

- Clarified seasonal monitoring periods and sampling methodology.

- Included information for electronic submittal of NOI and revised Annual Report deadline.

- Other minor changes and clarifications.

#### Other Legal Requirements

##### A. State and Tribal Certification

Under section 401(a)(1) of the CWA, EPA may not issue a NPDES permit until the State or Tribal authority in which the discharge will occur grants or waives certification to ensure compliance with appropriate requirements of the CWA and State law. The New Mexico Environment Department issued the 401 certification on September 13, 2013. The Pueblo of Sandia issued the 401 certification on July 1, 2013. The Pueblo of Isleta issued the 401 certification on October 29, 2014.

##### B. Other Regulatory Requirements

The Endangered Species Act (ESA) of 1973 requires Federal Agencies such as EPA to ensure, in consultation with the U.S. Fish and Wildlife Service (FWS) and the National Marine Fisheries Service (NMFS) (also known collectively as the "Services"), that any actions authorized, funded, or carried out by the Agency (e.g., EPA issued NPDES permits authorizing discharges to waters of the United States) are not likely to jeopardize the continued

existence of any Federally-listed endangered or threatened species or adversely modify or destroy critical habitat of such species (see 16 U.S.C. 1536(a)(2), 50 CFR 402 and 40 CFR 122.49(c)). The scope of today's permit action is consistent with U.S. FWS Biological Opinion dated August 21, 2014.

Dated: December 11, 2014.

**William K. Honker,**

*Water Quality Protection Division, EPA Region 6.*

[FR Doc. 2014-29881 Filed 12-19-14; 8:45 am]

**BILLING CODE P**

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#### FEDERAL DEPOSIT INSURANCE CORPORATION

##### Notice to All Interested Parties of the Termination of the Receivership of 10208, Unity National Bank Cartersville, Georgia

*Notice is hereby given* that the Federal Deposit Insurance Corporation ("FDIC") as Receiver for Unity National Bank, Cartersville, Georgia ("the Receiver") intends to terminate its receivership for said institution. The FDIC was appointed receiver of Unity National Bank on March 26, 2010. The liquidation of the receivership assets has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of this Notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing and sent within thirty days of the date of this Notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated: December 17, 2014.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2014-29829 Filed 12-19-14; 8:45 am]

**BILLING CODE 6714-01-P**

#### FEDERAL RESERVE SYSTEM

##### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 16, 2015.

A. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Alliance Bancshares, Inc.*, Cape Girardeau, Missouri; to acquire 100 percent of the voting shares of Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquire Capaha Bank SB, Tamms, Illinois.

In connection with this application; Tammcorp Acquisition Corporation, Cape Girardeau, Missouri; to become a bank holding company by acquiring 100 percent of the voting shares of Tammcorp, Inc., Tamms, Illinois, and thereby indirectly acquiring Capaha Bank SB, Tamms, Illinois.

B. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Dutton Bancorporation, Inc.*, Dutton, Montana; to acquire 100 percent of the voting shares of W.C. Edwards

Holding Company, Denton, Montana, and thereby indirectly acquire Farmers State Bank, Denton, Montana.

Board of Governors of the Federal Reserve System, December 17, 2014.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2014-29894 Filed 12-19-14; 8:45 am]

BILLING CODE 6210-01-P

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 15, 2015.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Level One Bancorp, Inc.*, Farmington Hills, Michigan; to merge with Lotus Bancorp, Inc., Novi, Michigan; and thereby indirectly acquire Lotus Bank, Novi, Michigan.

Board of Governors of the Federal Reserve System, December 16, 2014.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2014-29771 Filed 12-19-14; 8:45 am]

BILLING CODE 6210-01-P

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Draft Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care

**AGENCY:** Department of Health and Human Services (HHS), Office of the Secretary, Office of the Assistant Secretary for Health, Office for Human Research Protections; Extension of Comment Period.

**ACTION:** Notice.

**SUMMARY:** The Department of Health and Human Services (HHS), through the Office for Human Research Protections (OHRP) is extending the public comment period for a draft guidance document for the research community entitled “Draft Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care.” The availability of that draft document was published in the **Federal Register** on October 24, 2014, Volume 79, Number 206, page 63629.

**DATES:** The comment period is extended by 30 days and thus will end on January 22, 2015.

**ADDRESSES:** Submit written requests for single copies of the draft guidance document entitled “Draft Guidance on Disclosing Reasonably Foreseeable Risks in Research Evaluating Standards of Care” to the Division of Policy and Assurances, Office for Human Research Protections, 1101 Wootton Parkway, Suite 200, Rockville, MD 20852. Send one self-addressed adhesive label to assist that office in processing your request, or fax your request to 301-402-2071. See the **SUPPLEMENTARY INFORMATION** section for information on electronic access to the draft guidance document.

You may submit comments identified by docket ID number HHS-OPHS-2014-0005 by one of the following methods:

*Federal eRulemaking Portal:* <http://www.regulations.gov>. Enter the above docket ID number in the Enter Keyword or ID field and click on “Search.” On the next page, click the “Submit a Comment” action and follow the instructions.

*Mail/Hand delivery/Courier [For paper, disk, or CD-ROM submissions]*

*to:* Irene Stith-Coleman, Ph.D., Office for Human Research Protections, 1101 Wootton Parkway, Suite 200, Rockville, MD 20852.

Comments received, including any personal information, will be posted without change to <http://www.regulations.gov>.

#### FOR FURTHER INFORMATION CONTACT:

Irene Stith-Coleman, Ph.D., Office for Human Research Protections, Department of Health and Human Services, 1101 Wootton Parkway, Suite 200, Rockville, MD 20852; phone 240-453-6900; email [Irene.Stith-Coleman@hhs.gov](mailto:Irene.Stith-Coleman@hhs.gov)

**SUPPLEMENTARY INFORMATION:** The notice of availability of the draft guidance document was published in the **Federal Register** on October 24, 2014, Volume 79, Number 206, page 63629, with a deadline for comments of December 23, 2014. OHRP is specifically addressing what risks to subjects are presented by research evaluating or comparing risks associated with standards of care, and which of these risks are reasonably foreseeable and should be disclosed to prospective research subjects as part of their informed consent. OHRP is soliciting written comments from all interested parties, including, but not limited to, IRB members, IRB staff, institutional officials, research institutions, investigators, research subject advocacy groups, ethicists, the regulated community, and the public at large. Since the notice of availability and draft guidance documents were published, the Department has received requests to extend the comment period to allow sufficient time for a full review of the draft guidance document. OHRP is committed to affording the public a meaningful opportunity to comment on the draft guidance document and welcomes comments.

#### Electronic Access

Persons with access to the Internet may obtain the draft guidance document on OHRP’s Web site at <http://www.hhs.gov/ohrp/newsroom/rfc/index.html> or on the Federal Rulemaking Portal at <http://www.regulations.gov/>.

Dated: December 17, 2014.

**Jerry Menikoff,**

*Director, Office for Human Research Protections.*

[FR Doc. 2014-29915 Filed 12-19-14; 8:45 am]

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