

*Reporters:* State Member Banks (SMBs) and nonbank subsidiaries of Bank Holding Companies (BHCs).

*Estimated annual reporting hours:* SMBs, 31,820 hours; nonbank subsidiaries of BHCs, 11,813 hours.

*Estimated average hours per response:* SMBs, 0.25; nonbank subsidiaries of BHCs, 0.25.

*Number of respondents:* SMBs, 860; nonbank subsidiaries of BHCs, 613.

*General description of report:* The recordkeeping requirements of this information collection are mandatory (12 U.S.C. 3339). Since the Federal Reserve does not collect this information, confidentiality is not generally an issue. However, if the Federal Reserve were to collect a copy of the appraisal report during an examination, the documents could be exempt from disclosure under FOIA (5 U.S.C. 552(b)(4) and (b)(8)).

*Abstract:* For federally related transactions, Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) requires SMBs and BHCs with credit-extending nonbank subsidiaries to use appraisals prepared in accordance with the Uniform Standards of Professional Appraisal Practice promulgated by the Appraisal Standards Board of the Appraisal Foundation. Generally, these standards include the methods and techniques used to analyze a property as well as the requirements for reporting such analysis and a value conclusion in the appraisal. SMBs and BHCs with credit-extending nonbank subsidiaries are expected to maintain records that demonstrate that appraisals used in their real estate-related lending activities comply with these regulatory requirements. There is no formal reporting form.

### **Proposal To Approve Under OMB Delegated Authority the Implementation of the Following Information Collection**

*Report title:* Federal Reserve Board Public Web site Usability Survey.

*Agency form number:* FR 3076.

*OMB control number:* 7100—to be assigned.

*Frequency:* On occasion.

*Reporters:* Consumers, media, economists, financial institutions, nonprofits, community development organizations, consumer groups, state or local agencies, and researchers from academic, government, policy and other institutions.

*Estimated annual reporting hours:* Surveys, 300 hours; and Focus Groups, 120 hours.

*Estimated average hours per response:* Surveys, .25 hours; and Focus Groups, 1.50 hours.

*Number of respondents:* Surveys, 100; and Focus Groups, 20.

*General description of report:* This information collection is generally authorized under section 2B of the Federal Reserve Act, as amended, that requires the Board to provide certain reports, audits, and other information that “the Board reasonably believes is necessary or helpful to the public in understating the accounting, financial reporting, and internal controls of the Board and the Federal reserve banks.” 12 U.S.C. 225b(c). In addition, the Board uses its Web site to provide the public information about a variety of other matters, including information about the Board, its actions, and the economy. The responses to this survey will help the Board to determine how effective its communications are as the Board strives to fulfill its statutory mission to “maintain long run growth of the monetary and credit aggregates commensurate with the economy’s long run potential to increase production, so as to promote effectively the goals of maximum employment, stable prices, and moderate long-term interest rates.” 12 U.S.C. 225a. Participation in the FR 3076 would be voluntary and the information collected on these surveys is not considered confidential. Thus, no issue of confidentiality arises.

*Abstract:* The Board would use the FR 3076 survey to obtain feedback from the public users of the Federal Reserve Board’s public Web site, social media, outreach, and communication responsibilities. This collection would seek input from users or potential users to understand their interests and needs; to help make informed decisions concerning content, design, and dissemination strategies; to gauge public awareness of its offerings and resources; and to assess the effectiveness of its communications with various audiences.

The FR 3076 would be used to gather qualitative and quantitative information directly from users or potential users of the Board’s Web site such as the public, the Congress, other government agencies, economic educators, economists, financial institutions, financial literacy groups, and community development groups and more.

Web pages may include press releases, data releases and download, reports, supervision manuals, brochures, new Web pages, audio, video, and use of social media. Information gathered may also include general input on users’ interests and

needs, feedback on Web site navigation and layout, distribution channels, or other factors which may affect the ability of users to locate and access content online.

Qualitative surveys include data gathering methods such as focus groups and individual interviews. Quantitative surveys include surveys conducted online or via mobile device, by phone or by mail, emails, or a combination of these methods. The Board may choose to contract with an outside vendor to conduct focus groups, interviews, or surveys; or the Board may choose to collect the data directly.

As FederalReserve.gov continues to evolve, the Board may seek input from users or potential users of Board’s public Web site on questions such as:

- Did you find the content and layout relevant and of value?
- How did you find the content you were looking for?
- Was the navigation useful?
- How did you learn about the content?
- How did you access the content? (e.g.: paper copy distributed at an event, online, or mobile device). If online or through a mobile device, was the document printed, viewed on a tablet, or on a computer screen?
- What suggestions do you have for improving the format and appearance of online presentation? (e.g.: readability—font size, charts, and graphs; organization of information; and navigating—indexing, search tools, and links).
- What other information would be of value to enhance the online tool or information?

Participation in the FR 3076 would be voluntary.

Board of Governors of the Federal Reserve System, February 6, 2015.

**Robert deV. Frierson,**  
*Secretary of the Board.*

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**BILLING CODE 6210–01–P**

## **FEDERAL RESERVE SYSTEM**

### **DEPARTMENT OF THE TREASURY**

#### **Office of the Comptroller of the Currency**

#### **Public Meeting: Proposal by CIT Group, Inc. To Acquire IMB Holdco LLC and its Subsidiary, OneWest Bank, National Association, and To Merge CIT Bank With and Into OneWest Bank, National Association**

**AGENCY:** Board of Governors of the Federal Reserve System (Board) and

Office of the Comptroller of the Currency (OCC).

**ACTION:** Notice of public meeting.

**SUMMARY:** A public meeting will be held regarding the proposal by CIT Group, Inc., Livingston, New Jersey, to acquire IMB Holdco LLC and OneWest Bank, National Association, both of Pasadena, California, pursuant to the Bank Holding Company Act, the Bank Merger Act, and related statutes. The purpose of the meeting is to collect information related to factors the Board and OCC (agencies) are required to consider under the Bank Holding Company Act and the Bank Merger Act.

**DATES:** Thursday, February 26, 2015, from 8:00 a.m. to 4:00 p.m. PST.

**ADDRESSES:** The meeting will be held at the Los Angeles Branch of the Federal Reserve Bank of San Francisco, 950 South Grand Avenue, Los Angeles, California.

**FOR FURTHER INFORMATION CONTACT:**

*Board:* Scott Turner, Vice President, Federal Reserve Bank of San Francisco, (415) 974-2722; Bao Nguyen, Counsel, Legal Division, (202) 736-5599.

*OCC:* Karen Marcotte, Manager, Licensing Activities, (202) 649-7297; Beverly L. Evans, Director, Licensing Activities, (202) 649-6353.

**SUPPLEMENTARY INFORMATION:**

**Background and Public Meeting Notice**

On August 21, 2014, CIT Group, Inc., Livingston, New Jersey, and Carbon Merger Sub LLC, New York, New York (collectively, CIT Group), requested the Board's approval under the Bank Holding Company Act (12 U.S.C. 1841 *et seq.*) to acquire IMB Holdco LLC and thereby indirectly acquire OneWest Bank, National Association, both of Pasadena, California (Holding Company Application). On September 16, 2014, OneWest Bank, National Association applied to the OCC to merge CIT Group's subsidiary bank, CIT Bank, Salt Lake City, Utah, with and into OneWest Bank, National Association, pursuant to section 18(c) of the Federal Deposit Insurance Act (12 U.S.C. 1828(c)) (Bank Application). The agencies hereby announce that a public meeting on the applications will be held in Los Angeles, California, on Thursday, February 26, 2015, from 8:00 a.m. to 4:00 p.m. PST.

**Purpose and Procedures**

The purpose of the public meeting is to collect information relating to the convenience and needs of the communities to be served. Convenience and needs considerations include a review of the records of performance of

the insured depository institutions involved in the proposal under the Community Reinvestment Act, which requires the appropriate federal financial supervisory agency to take into account a relevant depository institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. 12 U.S.C. 2903. The agencies also consider other factors in acting on the applications, including the effects of the proposal on the stability of the U.S. banking or financial system, the financial and managerial resources and future prospects of the companies and banks involved in the proposal, and competition in the relevant markets. The agencies also will be collecting information relating to these factors.

Testimony at the public meeting will be presented to a panel consisting of Presiding Officers and other panel members appointed by the Presiding Officers. The Presiding Officers will have the authority and discretion to ensure that the meeting proceeds in a fair and orderly manner. The rules for taking evidence in an administrative proceeding will not apply to this public meeting. Panel members may question witnesses, but no cross-examination of witnesses will be permitted. The public meeting will be transcribed, and the transcripts will be posted on the respective public Web sites of the Board and the OCC. Information regarding the procedures for obtaining a copy of the transcript will be announced at the public meeting.

All persons wishing to testify at the public meeting must submit a written request no later than 5:00 p.m. PST, February 20, 2015. A request to testify may be sent by mail to: Scott Turner, Vice President, Community Engagement, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94105; by email to: [sf.community.development.info@sf.frb.org](mailto:sf.community.development.info@sf.frb.org); or by facsimile to: 415-977-4011. The Board will provide a copy of each request to the OCC.

The request to testify must include the following information: (i) A brief statement of the nature of the expected testimony (including whether the testimony will support or oppose the proposed transactions or provide other comment on them) and the estimated time required for the presentation; (ii) the address and telephone number (email address and facsimile number, if available) of the person testifying; and (iii) the identification of any special needs, such as translation services, physical disabilities requiring

assistance, or presentations requiring visual aids. Translators will be provided to the extent available if noted in the request to testify. Persons interested only in attending the meeting, but not testifying, need not submit a written request to attend.

The Presiding Officers will prepare a schedule for persons wishing to testify and establish the order of presentation. To ensure an opportunity for all interested commenters to present their views, the Presiding Officers may limit the time for presentation. Persons not listed on the schedule may be permitted to speak at the public meeting, if time permits, at the conclusion of the schedule of witnesses in the discretion of the Presiding Officers. Copies of testimony may, but need not, be filed with the Presiding Officers before a person's presentation.

The Board is extending the comment period on the Holding Company Application, and the OCC is extending the comment period on the Bank Application, through the close of business on Thursday, February 26, 2015. The Board will make the public record of the Holding Company Application, including all comments received and the transcript of the public meeting, available on the Board's public Web site: <http://www.federalreserve.gov/bankinfo/cit-group-onewest-application-materials.htm>. The OCC will make the public record of the Bank Application, including all comments received and the transcript of the public meeting, available on the OCC's public Web site: <http://www.occ.gov/topics/licensing/corporate-activities-weekly-bulletin/public-comments-on-applications.html>.

By order of the Board of Governors of the Federal Reserve System, February 6, 2015.

**Robert deV. Frierson,**  
*Secretary of the Board.*

Dated: February 5, 2015.

**Thomas J. Curry,**  
*Comptroller of the Currency.*

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Meeting of the Advisory Group on Prevention, Health Promotion, and Integrative and Public Health**

**AGENCY:** Office of the Surgeon General of the United States Public Health Service, Office of the Assistant Secretary for Health, Office of the Secretary, Department of Health and Human Services.