

possibly develop comments for consideration by the Council on implications. They will also receive a report and presentation on the NOAA Fisheries Draft Climate Science Strategy and develop comments for Council consideration. The SSC will also receive a presentation on changes to Magnuson-Stevens Act National Standard Guidelines proposed by NMFS/NOAA and develop comments for the Council's consideration.

Additionally, they will receive a brief update on the development of guidelines for 5-year reviews of catch-share programs as well as a report on the National SSC V Workshop outcomes. The committee will address other business as necessary.

Although non-emergency issues not contained in this agenda may be discussed, those issues may not be the subject of formal action during this meeting. Action will be restricted to those issues specifically identified in this notice and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been notified of the Council's intent to take final action to address the emergency.

#### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Thomas A. Nies (see **ADDRESSES**) at least 5 days prior to the meeting date.

**Authority:** 16 U.S.C. 1801 *et seq.*

Dated: March 16, 2015.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

RIN 0648-XD842

#### North Pacific Fishery Management Council; Public Meetings

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice of public meetings.

**SUMMARY:** The North Pacific Fishery Management Council (Council) and its advisory committees will hold public meetings.

**DATES:** The meetings will be held April 6-14, 2015. See **SUPPLEMENTARY INFORMATION** for specific dates and times.

**ADDRESSES:** The meetings will be held at the Anchorage Hilton, 500 West 3rd Avenue, Anchorage, AK.

*Council address:* North Pacific Fishery Management Council, 605 W. 4th Avenue, Suite 306, Anchorage, AK 99501-2252.

**FOR FURTHER INFORMATION CONTACT:** David Witherell, Council staff; telephone: (907) 271-2809.

**SUPPLEMENTARY INFORMATION:** The Council will begin its plenary session at 8 a.m. on Wednesday, April 8, continuing through Tuesday, April 14, 2015. The Scientific Statistical Committee (SSC) will begin at 8 a.m. on Monday, April 6 and continue through Wednesday April 8, 2015. The Council's Advisory Panel (AP) will begin at 8 a.m. on Tuesday, April 7, and continue through Saturday April 11, 2015. The Enforcement Committee will meet from 1 p.m. to 4 p.m. on Tuesday, April 7, 2015. The Halibut Recreational Quota Entity (RQE) Committee will meet from 1 p.m. to 5 p.m. on Tuesday, April 7, 2015. All meetings are open to the public, except executive sessions.

*Council Plenary Session:* The agenda for the Council's plenary session will include the following issues. The Council may take appropriate action on any of the issues identified.

1. Executive Director's Report (including status report on joint Council/International Pacific Halibut Commission (IPHC) meeting issues; legislative update)
- NMFS Management Report (including report on National Standard (NS) Guidelines proposed rule and Council recusal discussion)
- ADF&G Report
- NOAA Enforcement Report
- U.S. Coast Guard Report
- USFWS Report
- Protected Species Report
- National Institute for Operational Safety and Health (NIOSH) Report
2. Cooperative Reports (American Fisheries Act (AFA), Amendment 80, Central Gulf of Alaska (CGOA) Rockfish, and Bering Sea Aleutian Island (BSAI) Crab),
3. GOA Salmon Bycatch Genetics,
4. Salmon Inter-cooperative Agreements (ICA)/Incentive Program Agreements (IPA) and GOA Salmon Excluder Exempted Fishing Permit (EFP) Reports,
5. Final Action on Bering Sea Salmon Bycatch,
6. Adopt Overfish Levels/Acceptable Biological Catch (OFL/ABC) for Scallop

Stock Assessment Fishery Evaluation (SAFE) and plan team report,

7. Final Action on Gulf of Alaska (GOA) sablefish longline pots,
8. Discussion paper on Area 4A halibut retention in sablefish pots,
9. Initial Review on Observer coverage on small Catcher Processors (CPs),
10. Review methodology for BSAI Crab 10-year Review (SSC only),
11. Review National Standard 1 (NS1) Guidelines (SSC only),
12. Research Priorities: Review Classification, management priorities,
13. Ecosystem Committee report, Bering Sea Fishery Ecosystem Plan (BS FEP),
14. Staff Tasking.

The Advisory Panel will address most of the same agenda issues as the Council except B reports.

The SSC agenda will include the following issues:

1. Salmon Genetics
2. BSAI Crab 10-year review
3. Research Priorities
4. Scallop SAFE
5. Observer Coverage
6. Ecosystem Committee Report
7. NS1 Guidelines

In addition to providing ongoing scientific advice for fishery management decisions, the SSC functions as the Council's primary peer review panel for scientific information as described by the Magnuson-Stevens Act section 302(g)(1)(e), and the National Standard 2 guidelines (78 FR 43066). The peer review process is also deemed to satisfy the requirements of the Information Quality Act, including the OMB Peer Review guidelines.

The Agenda is subject to change, and the latest version will be posted at <http://www.npfmc.org>. Background documents, reports, and analyses for review are posted on the Council Web site in advance of the meeting. The names and organizational affiliations of SSC members are also posted on the Web site.

Although non-emergency issues not contained in this agenda may come before these groups for discussion, those issues may not be the subject of formal action during these meetings. Action will be restricted to those issues specifically listed in this notice and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Act, provided the public has been notified of the Council's intent to take final action to address the emergency.

#### Special Accommodations

These meetings are physically accessible to people with disabilities.

Requests for sign language interpretation or other auxiliary aids should be directed to Gail Bendixen at (907) 271-2809 at least 7 working days prior to the meeting date.

Dated: March 16, 2015.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

[FR Doc. 2015-06308 Filed 3-18-15; 4:45 am]

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## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2015-0007]

### **Request for Information Regarding Credit Card Market**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for information.

**SUMMARY:** Section 502(a) of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act or Act) requires the Bureau of Consumer Financial Protection (Bureau or CFPB) to conduct a review (Review) of the consumer credit card market, within the limits of its existing resources available for reporting purposes. In connection with conducting that Review, and in accordance with Section 502(b) of the CARD Act, the Bureau is soliciting information from the public about a number of aspects of the consumer credit card market, described further below.

**DATES:** Comments must be submitted on or before May 18, 2015 to be assured of consideration.

**ADDRESSES:** You may submit responsive information and other comments, identified by the document title and Docket No. CFPB-2015-0007, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* [FederalRegisterComments@cfpb.gov](mailto:FederalRegisterComments@cfpb.gov). Include the document title and Docket No. CFPB-2015-0007 in the subject line of the message.

- *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 Time. You can make an appointment to inspect the documents by telephoning (202) 435-7275.

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 Wei Zhang, Division of Research, Markets and Regulations, Consumer Financial Protection Bureau, at (202) 435-7700, or [wei.zhang@cfpb.gov](mailto:wei.zhang@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

Section 502(a) of the CARD Act<sup>1</sup> requires the Bureau to conduct a review, within the limits of its existing resources available for reporting purposes, of the consumer credit card market every two years. To inform that review, Section 502(b)<sup>2</sup> instructs the Bureau to seek public comment.

The Bureau's first such review was published in October, 2013.<sup>3</sup> To inform the Bureau's next review, the Bureau hereby invites members of the public, including consumers, credit card issuers, industry analysts, consumer advocates, and other interested persons to submit information and other comments relevant to the issued expressly identified in Section 2 below, as well as any information they believe is relevant to a review of the credit card market, including the impact of the CARD Act on that market.

#### **1. Background: The CARD Act**

The CARD Act was signed into law in May 2009.<sup>4</sup> Passage of the Act was expressly intended to "establish fair and

transparent practices related to the extension of credit" in the credit card market.<sup>5</sup> To achieve these agreed-upon purposes, the Act changed the requirements applicable to credit card pricing in a number of significant respects including direct limits on a number of pricing practices that Congress deemed unfair or unclear to consumers. A high-level summary of CARD Act changes, along with further information about the CARD Act is available on the Bureau's Web site at [www.consumerfinance.gov/credit-cards](http://www.consumerfinance.gov/credit-cards).

#### **2. Issues on Which the Bureau Seeks Public Comment for Its Review**

In connection with its pending Review, the Bureau seeks information from members of the public about how the credit card market is functioning. The Bureau seeks comments in three primary areas. Firstly, the Bureau seeks comments on the continuing impact of the CARD Act on the credit card market, including but not limited to those questions explicitly outlined in Section 502(a) and in (a) through (d) below. Secondly, the Bureau seeks comments on six areas of further interest as previously outlined in the previous Review, published October 2013, delineated in (e) through (j) below. Thirdly, the Bureau has since identified additional specific areas of interest on which it specifically seeks comment, outlined in (k) through (l).

The Bureau wants to be alerted to and understand the information that consumers, credit card issuers, consumer groups, and others believe is most relevant to the Bureau's review of the credit card market, so this list of subjects should not be viewed as exhaustive. Commenters are encouraged to address any other areas of interest or concern to them.

Please feel free to comment generally and/or respond to any or all of the questions below but please be sure to indicate in your comments on which topic areas or questions you are commenting:

*(a) The Terms of Credit Card Agreements and the Practices of Credit Card Issuers*

How have the substantive terms and conditions of credit card agreements or the length and complexity of such agreements changed over the past two years? How have issuers changed their pricing, marketing, underwriting, or other practices?

<sup>1</sup> See 15 U.S.C. 1616(a).

<sup>2</sup> See 15 U.S.C. 1616(b).

<sup>3</sup> CARD Act Report, available at, [http://files.consumerfinance.gov/f/201309\\_cfpb\\_card-act-report.pdf](http://files.consumerfinance.gov/f/201309_cfpb_card-act-report.pdf).

<sup>4</sup> The CARD Act's provisions took effect in three stages: August 2009, February 2010, and October 2011.

<sup>5</sup> Public Law 111-24, 123 Stat. 1734 (2009).