

Mapping, and the Directors of NOAA's Office of National Geodetic Survey and NOAA's Center for Operational Oceanographic Products and Services. The Director, NOAA Office of Coast Survey, serves as the Designated Federal Official (DFO).

This solicitation requests applications to fill five voting member vacancies on the Panel as of January 1, 2016. Additional appointments may be made to fill vacancies left by any members who choose to resign during 2016. Some voting members whose terms expire January 1, 2016, may be reappointed for another full term if eligible.

Full-time officers or employees of the United States may not be appointed as a voting member. Any voting member of the Panel who is an applicant for, or beneficiary of (as determined by the Administrator) any assistance under 33 U.S.C. 892c shall disclose to the Panel that relationship, and may not vote on any matter pertaining to that assistance.

Voting members of the Panel serve a four-year term, except that vacancy appointments are for the remainder of the unexpired term of the vacancy. Members serve at the discretion of the Administrator and are subject to government ethics standards. Any individual appointed to a partial or full term may be reappointed for one additional full term. A voting member may continue to serve until his or her successor has taken office. The Panel selects one voting member to serve as the Chair and another to serve as the Vice Chair. Meetings occur at least twice a year, and at the call of the Chair or upon the request of a majority of the voting members or of the Administrator. Voting members receive compensation at a rate established by the Administrator, not to exceed the maximum daily rate payable under section 5376 of title 5, United States Code, when engaged in performing duties for the Panel. Members are reimbursed for actual and reasonable expenses incurred in performing such duties.

#### Individuals Selected for Panel Membership

Upon selection and agreement to serve on the HSRP, individuals who are appointed will become Special Government Employees (SGE) of the United States Government. According to 18 U.S.C. 202(a), an SGE is an officer or employee of an agency who is retained, designated, appointed, or employed to perform temporary duties, with or without compensation, not to exceed 130 days during any period of 365 consecutive days, either on a fulltime or intermittent basis. Please be advised

that applicants selected to serve on the Panel must complete the following actions before they can be appointed as a Panel member:

- (a) Background Security Check and fingerprinting conducted through NOAA Workforce Management); and
- (b) Confidential Financial Disclosure Report—As an SGE, you are required to file a Confidential Financial Disclosure Report to avoid involvement in a real or apparent conflict of interest. You may find the Confidential Financial Disclosure Report at the following Web site: [http://www.usoge.gov/forms/form\\_450.aspx](http://www.usoge.gov/forms/form_450.aspx).

Dated: June 21, 2015.

**Rear Admiral Gerd F. Glang,**

*Director, NOAA, Office of Coast Survey,  
National Ocean Service, National Oceanic  
and Atmospheric Administration.*

[FR Doc. 2015-16153 Filed 6-29-15; 8:45 am]

**BILLING CODE P**

#### BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No.: CFPB-2015-0030]

#### Request for Information Regarding the Consumer Complaint Database: Data Normalization

**AGENCY:** Consumer Financial Protection Bureau.

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

**SUMMARY:** The Consumer Financial Protection Bureau ("Bureau") established under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 ("Dodd-Frank Act"), maintains the Consumer Complaint Database ("Database") as a part of its efforts to provide consumers with timely and understandable information to help enable them to make responsible financial decisions and to enhance market efficiency and transparency.

The purpose of this request for information is to solicit and collect input from the public on how data are presented in the Database.

The Bureau is requesting feedback on best practices for "normalizing" the raw complaint data it makes available via the Database so they are easier for the public to use and understand. To normalize data is to transform "raw" data so that they may be compared in meaningful ways. This transformation increases the interoperability of "raw" data—that is, the extent to which different users can share and make use of the data because they have a common understanding of its meaning. Commenters offered various suggestions

on how to approach normalization during the public comment period leading up to the establishment of the Database; the comments' variety highlighted differing and sometimes conflicting perspectives and concerns. In an effort to continue dialogue on easier ways to compare complaint handling performance, the Bureau requests specific suggestions from market participants, consumers, and other stakeholders on data normalization and its proper implementation within the Database.

**DATES:** Written comments are encouraged and must be received on or before August 31, 2015 to be assured of consideration.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB-2015-0030, 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 20006.
- *Hand Delivery/Courier:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1275 First Street NE., Washington, DC 20002.

*Instructions:* The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. Please note the number associated with any question to which you are responding at the top of each response (you are not required to answer all questions to receive consideration of your comments). 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 submissions, 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. Submissions will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** For submission process questions please contact Monica Jackson, Office of Executive Secretary, at 202-435-7275. For inquiries related to the substance of this request, please contact Christopher Johnson, Acting Assistant Director of the Office of Consumer Response at 202-435-7455 or *Christopher.Johnson@cfpb.gov*.

**Authority:** 12 U.S.C. 5511(c).

**SUPPLEMENTARY INFORMATION:** The Bureau hears directly from the American public about their experiences with the nation's consumer financial marketplace. An important aspect of the Bureau's mission is the handling of individual consumer complaints about financial products and services. Indeed, "collecting, investigating, and responding to consumer complaints," is one of six statutory "primary functions" of the Bureau as prescribed in the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 ("Dodd-Frank Act").<sup>1</sup>

The Bureau considers consumer complaints and gathers information as it monitors markets for risks to consumers and, subject to certain legal constraints, may publish information of which it is made aware.<sup>2</sup> In June 2012, the Bureau began making individual-level complaint data available on its Web site.<sup>3</sup> Since then, the Database has been expanded multiple times to include additional financial products and data fields.<sup>4</sup> Most recently, the Bureau published a final policy statement on disclosure of consumer complaint narrative data.<sup>5</sup> The Bureau is committed to the continued improvement of the Database in terms of both the fields of data made publicly available as well as the usefulness of, and appropriate formats for, that data. Consistent with these goals, the Bureau is seeking best practices for normalizing relevant data in the Database.

*Data Normalization.* Throughout the Database's launch and expansion, the Bureau has solicited feedback on ways

to make raw complaint data more meaningful by supplementing that data with a context more useful for consumers and other market participants. For example, providing the total number of complaints against an issuer of credit cards may offer limited opportunities to analyze that company against other credit card issuers. However, additional information on the size of the issuer's credit card business as compared to others provides another aspect from which consumers may make better informed decisions. This process of giving context to data is commonly referred to as "normalization" in statistical applications. ("Normalization" as discussed here should not be confused with the term "database normalization," which refers to the technical process of designing an efficient way to store data in a computerized database.)

In its initial proposed policy statement to launch the Database with credit card complaint data, the Bureau expressed the benefits of normalization for both consumers and other stakeholders.<sup>6</sup> Several commenters responding to the proposal echoed the need for normalized values in the credit card complaint data. One commenter noted the need to distinguish between consumers complaining about open, as opposed to closed, accounts in weighing credit card complaints against an issuer's overall credit card business. Other commenters suggested that normalized values could be achieved by providing an issuer's complaint rate according to their market share. Notably, the comments provided did not coalesce around a single appropriate normalization metric.

In the same issue of the **Federal Register** containing the finalized credit card disclosure policy statement, the Bureau proposed expanding the Database beyond credit card complaint information.<sup>7</sup> Commenters provided additional feedback on normalization in response to the proposal.<sup>8</sup> For example, one trade association representing debt collectors suggested the Database include the number of accounts held by the company, annual number of contacts made by the company, and the annual number of complaints made against the company. Additional commenters suggested that the database

include information on numbers of transactions or accounts, information on closed or unopened accounts, and portfolio size. One trade association recommended that the normalizing metric be provided by independently verified data.

In the proposed policy statement regarding the expansion of the Database to include consumer narratives, the Bureau again received feedback on the issue of normalization. Several companies, trade associations, and consumer groups submitted comments that reiterated the request for normalization to provide context to the available data. Both large and small institutions expressed concern that failure to indicate the relative share of complaints would cause confusion for consumers, resulting in unfair reputational harm. Commenters requested that complaint data and narratives be normalized to reflect institution size as measured by volume of customers or total transactions.

The Bureau now requests specific suggestions for metrics it might implement in the Database to assist in normalizing the complaint data. Specifically, the Bureau is interested in responses to the general questions below:

1. Is data normalization worthwhile, if so, how should the Bureau normalize data?
2. How should "categories" be defined for the purpose of normalizing consumer complaint data? Should we normalize by product, sub-product, issue, geography, or another category?
3. How should a "market" be defined for the purpose of normalizing consumer complaint data? How can "market share" be adequately evaluated and framed? What metrics should be used to evaluate market share? What factors within those metrics are we trying to normalize for, e.g., industry size, company market share, and population?

4. Would normalized data allow for meaningful company-to-company comparisons within a market?

5. Do the answers to the questions above differ based on the various categories reflected in the Database?

6. What metrics would be required to normalize the data, e.g., number of accounts per financial institution, population by ZIP code or other geographic area, etc.? Can these metrics be reliably obtained? Should the Bureau seek to independently verify any normalizing metric that it might use? How could it most reliably and effectively do so?

The Bureau does not anticipate publishing a proposed policy statement

<sup>1</sup> 12 U.S.C. 5511(c)(2). The Dodd-Frank Act additionally instructs the Bureau to create a "Specific Functional Unit" whose function is "Collecting and Tracking Complaints." 12 U.S.C. 5493(b)(3).

<sup>2</sup> 12 U.S.C. 5511(c) and 5512(c).

<sup>3</sup> Disclosure of Certain Credit Card Complaint Data (Final policy statement), 77 FR 37558 (June 22, 2012).

<sup>4</sup> See, e.g., Disclosure of Consumer Complaint Data (Final policy statement), 78 FR 21218 (Apr. 10, 2013).

<sup>5</sup> Disclosure of Consumer Complaint Narrative Data (Final policy statement), 80 FR 15572 (Mar. 24, 2015). The final policy statement on consumer complaint narratives is separate and distinct from this request for information.

<sup>6</sup> Disclosure of Certain Credit Card Complaint Data (Notice of proposed policy statement), 76 FR 76628, 76631 (Dec. 8, 2011).

<sup>7</sup> Disclosure of Consumer Complaint Data (Notice of proposed policy statement), 77 FR 37616 (June 22, 2012).

<sup>8</sup> Disclosure of Consumer Complaint Data (Final policy statement), 78 FR 21218, 21222 (Apr. 10, 2013).

on the subject of this request. The Bureau is committed to the continued improvement of the Database to help consumers make informed decisions about the financial marketplace. Consistent with these goals, the Bureau is seeking best practices for normalizing relevant data in the Database.

Dated: June 24, 2015.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2015-16096 Filed 6-29-15; 8:45 am]

**BILLING CODE 4810-25-P**

## DEPARTMENT OF DEFENSE

### Department of the Army

#### Board of Visitors, United States Military Academy (USMA)

**AGENCY:** Department of the Army, DoD.

**ACTION:** Notice of open committee meeting.

**SUMMARY:** The Department of the Army is publishing this notice to announce the following Federal advisory committee meeting of the USMA Board of Visitors (BoV). This meeting is open to the public. For more information about the BoV, its membership and its activities, please visit the BoV Web site at <http://www.usma.edu/bov/SitePages/Home.aspx>.

**DATES:** The USMA BoV will meet from 2:00 p.m. until 5:00 p.m. on Monday, July 20, 2015. Members of the public wishing to attend the meeting will be required to show a government photo ID upon entering West Point in order to gain access to the meeting location. All members of the public are subject to security screening.

**ADDRESSES:** West Point Club, 603 Cullum Road, Hudson Room, West Point, NY 10996.

**FOR FURTHER INFORMATION CONTACT:** Mrs. Deadra K. Ghostlaw, the Designated Federal Officer for the committee, in writing to: Secretary of the General Staff, ATTN: Deadra K. Ghostlaw, 646 Swift Road, West Point, NY 10996, by email at [deadra.ghostlaw@usma.edu](mailto:deadra.ghostlaw@usma.edu) or [BoV@usma.edu](mailto:BoV@usma.edu) or by telephone at (845) 938-4200.

**SUPPLEMENTARY INFORMATION:** The committee meeting is being held under the provisions of the Federal Advisory Committee Act of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102-3.150.

*Purpose of the Meeting:* This is the 2015 Summer Meeting of the USMA

BoV. Members of the Board will be provided updates on Academy issues.

*Proposed Agenda:* The Board Chair will discuss the following Topics: The next meeting date: November 16, 2015, Washington, DC and give a summary of discussion topics; the Superintendent will then give the following updates: Class of 2019 Admissions Update, Sexual Assault/Harassment Statistics, Sexual Assault and Prevention Response Office (SAPRO) Visit, Faculty Demographic Statistics, Faculty Operational Experience Update, Cadet Summer Training Highlights (Academic Individual Advanced Development/Military Individual Advanced Development (AIAD/MIAD) Maps), Construction Update.

*Public's Accessibility to the Meeting:* Pursuant to 5 U.S.C. 552b and 41 CFR 102-3.140 through 102-3.165 and subject to the availability of space, this meeting is open to the public. Seating is on a first to arrive basis. Attendees are requested to submit their name, affiliation, and daytime phone number seven business days prior to the meeting to Mrs. Ghostlaw, via electronic mail, the preferred mode of submission, at the address listed in the **FOR FURTHER INFORMATION CONTACT** section. Members of the public attending the committee meeting will not be permitted to present questions from the floor or speak to any issue under consideration by the committee. Because the meeting of the committee will be held in a Federal Government facility on a military post, security screening is required. A government photo ID is required to enter post. Please note that security and gate guards have the right to inspect vehicles and persons seeking to enter and exit the installation. The United States Military Academy, West Point Club is fully handicap accessible. Wheelchair access is available at the front of the building south side (right side facing the building) and leads up to the main entrance. For additional information about public access procedures, contact Mrs. Ghostlaw, the committee's Designated Federal Officer, at the email address or telephone number listed in the **FOR FURTHER INFORMATION CONTACT** section.

*Written Comments or Statements:* Pursuant to 41 CFR 102-3.105(j) and 102-3.140 and section 10(a)(3) of the Federal Advisory Committee Act, the public or interested organizations may submit written comments or statements to the committee, in response to the stated agenda of the open meeting or in regard to the committee's mission in general. Written comments or statements should be submitted to Mrs. Ghostlaw, the committee Designated

Federal Officer, via electronic mail, the preferred mode of submission, at the address listed in the **FOR FURTHER INFORMATION CONTACT** section. Each page of the comment or statement must include the author's name, title or affiliation, address, and daytime phone number. Written comments or statements being submitted in response to the agenda set forth in this notice must be received by the Designated Federal Official at least seven business days prior to the meeting to be considered by the committee. The Designated Federal Official will review all timely submitted written comments or statements with the committee Chairperson, and ensure the comments are provided to all members of the committee before the meeting. Written comments or statements received after this date may not be provided to the committee until its next meeting.

The committee Designated Federal Official and Chairperson may choose to invite certain submitters to present their comments verbally during the open portion of this meeting or at a future meeting. The Designated Federal Officer, in consultation with the committee Chairperson, may allot a specific amount of time for submitters to present their comments verbally.

**Brenda S. Bowen,**

*Army Federal Register Liaison Officer.*

[FR Doc. 2015-15955 Filed 6-29-15; 8:45 am]

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## DEPARTMENT OF DEFENSE

### Department of the Army

#### Notice of Intent To Grant Exclusive Patent License to Nano-C, Inc.; Westwood, MA

**AGENCY:** Department of the Army, DoD.

**ACTION:** Notice of intent.

**SUMMARY:** In compliance with 35 U.S.C. 209(e) and 37 CFR 404.7(a)(1)(i), the Department of the Army hereby gives notice of its intent to grant to Nano-C, Inc.; a corporation having its principle place of business at 33 Southwest Park, Westwood, MA 02090, exclusive license relative to the following U.S. Patent Application Titled "Optically Transparent, Radio Frequency, Planar Transmission Lines": United States Utility Patent Application Serial No. US 14/247,380.

**DATES:** The prospective exclusive license may be granted unless within fifteen (15) days from the date of this published notice, the U.S. Army Research Laboratory receives written objections including evidence and