DEPARTMENT OF THE TREASURY
Office of the Comptroller of the Currency

12 CFR Chapter I
[Docket ID FFIEC–2014–0001]

FEDERAL RESERVE SYSTEM

12 CFR Chapter II
[Docket No. R–1510]

FEDERAL DEPOSIT INSURANCE CORPORATION

12 CFR Chapter III

Regulatory Publication and Review
Under the Economic Growth and Regulatory Paperwork Reduction Act
of 1996

AGENCY: Office of the Comptroller of the Currency (“OCC”), Treasury; Board of
Governors of the Federal Reserve System (“Board”); and Federal Deposit
Insurance Corporation (“FDIC”).

ACTION: Notice of outreach meeting.

SUMMARY: The OCC, Board, and FDIC (together “we” or “Agencies”) announce
the sixth and final outreach meeting on the Agencies’ interagency process to
review their regulations under the Economic Growth and Regulatory
Paperwork Reduction Act of 1996 (“EGRPRA”).

DATES: An outreach meeting will be
held in the Washington, DC area at the
FDIC’s L. William Seidman Center at
Virginia Square in Arlington, Virginia,
on Wednesday December 2, 2015,
beginning at 9:00 a.m. Eastern Standard
Time (EST). On-line registrations will be
accepted through November 30, 2015, or
until all seats are filled, whichever is
earlier. If seats are available after
the close of online registration, individuals
may register in person at the L. William
Seidman Center on the day of the
meeting.

ADDRESSES: The Agencies will hold the
December 2, 2015, outreach meeting at
the FDIC’s L. William Seidman Center at
Virginia Square, 3501 Fairfax Drive,
Arlington, VA 22226. Live video of this
meeting will be streamed at: http://
egpra.f fic e.gov/. Participants attending
in person should register at: http://
egpra.ffiec.gov/outreach/outreach-
index.html.

In addition, to enhance participation,
interested persons anywhere in the
country will have the opportunity to
view and participate in the meeting
online using their computers. Members
of the public watching online will be
able to submit written comments at any
time during the meeting using the text
chat feature. In addition to the online
option, a toll-free telephone number
(800) 857–9751 (Participant passcode:
6040376) is available for members of the
public who would like only to listen to
the meeting, and who may choose later
to submit written comments.

Information regarding these additional
participation options is described in the
meeting details section for the
Washington, DC area meeting at: http://
egpra.ffiec.gov/outreach/outreach-
meeting-details-de.html.

Any interested individual may submit
comments through the EGRPRA Web
site during open comment periods at:
http://e gpra.ffiec.gov/submit-comment/
submit-comment-index.html. On this
site, click “Submit a Comment” and
follow the instructions. Alternatively,
comments also may be submitted
through the Federal eRulemaking Portal
“Regulations.gov” at: http://
www.regulations.gov. Enter “Docket ID
FFIEC–2014–0001” in the Search Box,
click “Search,” and click “Comment
Now.” Those who wish to submit their
comments by an alternate means may do
so as indicated by each agency below.

OCC

The OCC encourages commenters to
submit comments through the Federal
eRulemaking Portal, Regulations.gov, in
accordance with the previous
paragraph. Alternatively, comments
may be emailed to regs.comments@
occ.treas.gov or sent by mail to
Legislative and Regulatory Activities
Division, Office of the Comptroller of
the Currency, Mail Stop 9W–11, 400 7th
Street SW., Washington, DC 20219.
Comments also may be faxed to (571)
465–4326 or hand delivered or sent by
courier to 400 7th Street SW.,
Washington, DC 20219. For comments
submitted by any means other than
Regulations.gov, you must include
“OCC” as the agency name and “Docket
ID FFIEC–2014–0001” in your
comment.

In general, the OCC will enter all
comments received into the docket and
publish them without change on
Regulations.gov. Comments received,
including attachments and other
supporting materials, as well as any
business or personal information you
provide, such as your name and
address, email address, or phone
number, are part of the public record
and subject to public disclosure.

Therefore, please do not disclose any
information with your comment or
supporting materials that you consider
confidential or inappropriate for public
disclosure.

You may inspect and photocopy in
person all comments received by the
OCC at 400 7th Street SW., Washington,
DC 20219. For security reasons, the OCC
requires that visitors make an
appointment to inspect or photocopy
comments. You may make an
appointment by calling (202) 649–6700
or, for persons who are deaf or hard of
hearing, TTY (202) 649–5597. Upon
arrival, visitors will be required to
present valid government-issued photo
identification and submit to a security
screening.

Board

The Board encourages commenters to
submit comments regarding the Board’s
regulations by any of the following
methods:
• Agency Web site: http://
www.federalreserve.gov/apps/foia/
proposedregs.aspx. Follow the
instructions for submitting comments
on the Agency Web site.
• Federal eRulemaking Portal, in
accordance with the directions above.
• Email: regs.comments@
 federalreserve.gov. Include “EGRPRA”
and Docket No. R–1510 in the subject
line of the message.
• FAX: (202) 452–3819.
• Mail: Robert deV. Frierson,
Secretary, Board of Governors of the
Federal Reserve System, 20th Street and
Constitution Avenue NW., Washington,
DC 20551.

In general, the Board will enter all
comments received into the docket and
publish them without change on the
Board’s public Web site,
www.federalreserve.gov;
Regulations.gov; and http://
egpra.ffiec.gov. Comments received,
including attachments and other
supporting materials, as well as any
business or personal information you
provide, such as your name and
address, email address, or phone
number, are part of the public record
and subject to public disclosure.

Therefore, please do not disclose any
information with your comment or
supporting materials that you consider
confidential or inappropriate for public
disclosure.

You may inspect and photocopy in
person all comments received by the
Board in Room 3515, 1801 K Street NW.
(between 18th and 19th Street NW.),
Washington, DC 20006, between 9:00
a.m. and 5:00 p.m. on weekdays. For
security reasons, the Board requires that
visitors make an appointment to inspect
comments. You may make an
appointment by calling (202) 452–3000.
Upon arrival, visitors will be required to
provide an opportunity for bankers, consumer and community groups, and other interested persons to present their views directly to senior management and staff of the Agencies on any of 12 specific categories of the Agencies’ regulations, as further described below. The Agencies held the first of these outreach meetings on December 2, 2014, in Los Angeles, California; the second outreach meeting on February 4, 2015, in Dallas, Texas; the third outreach meeting on May 4, 2015, in Boston, Massachusetts; the fourth outreach meeting, which focused on rural banks and their communities, in Kansas City, Missouri on August 4, 2015; and the fifth outreach meeting on October 19, 2015 in Chicago, Illinois. Additional details, including videos and transcripts of the first five outreach meetings, are available on the EGRPRA Web site at: http://egprra.ffiec.gov/outreach/outreach-index.html.

The final outreach meeting will be held on December 2, 2015, in the Washington, DC area at the FDIC’s L. William Seidman Center at Virginia Square in Arlington, Virginia, and will be streamed live at: http://egprra.ffiec.gov/. FDIC Chairman Martin J. Gruenberg, Comptroller of the Currency Thomas J. Curry, and Federal Reserve Board Governor Daniel K. Tarullo are scheduled to attend, along with senior staff members of the Agencies. The meeting will consist of panels of bankers and consumer and community groups who will present particular issues. There will be limited time after each panel of comments from meeting attendees. In addition, there will be a session at the end of the meeting during which audience members may present views on any of the regulations under review. The Agencies reserve the right to limit the time of individual commenters, if needed, in order to accommodate the number of persons desiring to speak. Comments made by panelists, audience members, and online participants at this meeting will be reflected in the public comment file. Audience members who do not wish to comment orally may submit written comments at the meeting. As noted above, any interested person may submit comments through the EGRPRA Web site during open comment periods at: http://egprra.ffiec.gov/submit-comment/submit-comment-index.html or directly to the Agencies through any of the other manners specified above.

All participants attending in person should register for the Washington, DC area outreach meeting at: http://egprra.ffiec.gov/outreach/outreach-index.html. Because of space constraints, on-site attendance will be limited. Online registrations will be accepted through November 30, 2015, or until all seats are filled, whichever is earlier. If seats are available, individuals may register in person at the L. William Seidman Center on the day of the meeting. Individuals do not need to register to view the live-stream broadcast.

We note that the meeting will be video-recorded and publicly webcast in order to increase education and outreach. By participating in person at the meeting, you consent to appear in such recordings.

Additional Background on EGRPRA

Section 2222 of EGRPRA directs the Agencies, along with the Council, to conduct a review of their regulations not less frequently than once every ten years to identify outdated or otherwise unnecessary regulatory requirements imposed on insured depository institutions. In conducting this review, the Agencies are required to categorize their regulations by type and, at regular intervals, provide notice and solicit public comment on categories of regulations, requesting commenters to identify areas of regulations that are outdated, unnecessary, or unduly burdensome. The statute requires the Agencies to publish in the Federal Register a summary of the comments received, identifying significant issues raised and commenting on these issues. The statute also directs the Agencies to eliminate unnecessary regulations to the extent that such action is appropriate. Finally, section 2222 requires the Council, of which the Agencies are members, to submit a report to Congress that summarizes any significant issues raised in the public comments and the relative merits of such issues. The report also must include an analysis of whether the Agencies are able to address the regulatory burdens associated with such issues by regulation or whether these burdens must be addressed by legislative action.

For purposes of this review, the Agencies have grouped our regulations into 12 categories: Applications and Reporting; Banking Operations; Capital; Consumer Protection; Directors, Officers and Employees; International Operations; Money Laundering; Powers and Activities; Rules of Procedure; Safety and Soundness; and Securities. On June 4, 2014, we published a Federal Register document announcing the start of the EGRPRA review process and also asking for public comment on three of these categories—Applications and Reporting; Powers and Activities;
DEPARTMENT OF TRANSPORTATION
Federal Aviation Administration

14 CFR Part 39

RIN 2120–AA64

Airworthiness Directives; Embraer S.A. Airplanes

AGENCY: Federal Aviation Administration (FAA), DOT.

ACTION: Notice of proposed rulemaking (NPRM).

SUMMARY: We propose to adopt a new airworthiness directive (AD) for all Embraer S.A. Model ERJ 170 airplanes; and all Embraer S.A. Model ERJ 190–100 STD, −100 LR, −100 IGW, −200 STD, −200 LR, and −200 IGW airplanes. This proposed AD was prompted by reports of cracks in certain engine low-stage bleed check valves. This proposed AD would require replacing the air management system (AMS) controller operation program of the AMS controller processor boards, and replacement of the current low-stage bleed check valve and associated seals. We are proposing this AD to prevent failure of the low-stage bleed check valve, which could result in dual engine in-flight shutdown.

DATES: We must receive comments on this proposed AD by January 14, 2016.

ADDRESSES: You may send comments, using the procedures found in 14 CFR 11.43 and 11.45, by any of the following methods:

• Federal eRulemaking Portal: Go to http://www.regulations.gov. Follow the instructions for submitting comments.
• Fax: 202–493–2251.
• Hand Delivery: U.S. Department of Transportation, Docket Operations, M–30, West Building Ground Floor, Room W12–140, 1200 New Jersey Avenue SE., Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

For service information identified in this proposed AD, contact Embraer S.A., Technical Publications Section (PC 060), Av. Brigadeiro Faria Lima, 2170–Putum–12227–901 São José dos Campos–SP–BRASIL; telephone +55 12 3927–5852 or +55 12 3927–0732; fax +55 12 3927–7580; email distri@embraer.com.br; Internet http://www.flyembraer.com. You may view this referenced service information at the FAA, Transport Airplane Directorate, 1601 Lind Avenue SW., Renton, WA. For information on the availability of this material at the FAA, call 425–227–1221.

Examining the AD Docket
You may examine the AD docket on the Internet at http://www.regulations.gov by searching for and locating Docket No. FAA–2015–6542; or in person at the Docket Management Facility between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this proposed AD, the regulatory evaluation, any comments received, and other information. The street address for the Docket Operations office (telephone 800–647–5527) is in the ADDRESSES section. Comments will be available in the AD docket shortly after receipt.


SUPPLEMENTARY INFORMATION:

Comments Invited

We invite you to send any written relevant data, views, or arguments about this proposed AD. Send your comments to an address listed under the ADDRESSES section. Include “Docket No. FAA–2015–6542; Directorate Identifier 2015–NM–038–AD” at the beginning of your comments. We specifically invite comments on the overall regulatory, economic, environmental, and energy aspects of this proposed AD. We will consider all comments received by the closing date and may amend this proposed AD based on those comments.

We will post all comments we receive, without change, to http://www.regulations.gov, including any personal information you provide. We will also post a report summarizing each substantive verbal contact we receive about this proposed AD.

Discussion

The Agência Nacional de Aviação Civil (ANAC), which is the aviation authority for Brazil, has issued Brazilian Airworthiness Directive 2015–02–02, dated March 6, 2015 (referred to after this as the Mandatory Continuing Airworthiness Information, or “the MCAI”), to correct an unsafe condition for Embraer S.A. Model ERJ 190–100 STD, −100 LR, −100 IGW, −200 STD, −200 LR, and −200 IGW airplanes. The MCAI states: