

include information regarding the beneficial owners of legal entity customers (as defined in § 1010.230); and

(3) Complies with the regulation of its Federal functional regulator governing such programs.

(b) *Anti-money laundering program requirements for banks lacking a Federal functional regulator including, but not limited to, private banks, non-federally insured credit unions, and certain trust companies.* (1) A bank lacking a Federal functional regulator shall be deemed to satisfy the requirements of 31 U.S.C. 5318(h)(1) if the bank establishes and maintains a written anti-money laundering program that:

(i) Complies with the requirements of §§ 1010.610 and 1010.620 of this chapter; and

(ii) Includes, at a minimum:

(A) A system of internal controls to assure ongoing compliance with the Bank Secrecy Act and the regulations set forth in 31 CFR chapter X;

(B) Independent testing for compliance to be conducted by bank personnel or by an outside party;

(C) Designation of an individual or individuals responsible for coordinating and monitoring day-to-day compliance;

(D) Training for appropriate personnel; and

(E) Appropriate risk-based procedures for conducting ongoing customer due diligence, to include, but not be limited to:

(1) Understanding the nature and purpose of customer relationships for the purpose of developing a customer risk profile; and

(2) Conducting ongoing monitoring to identify and report suspicious transactions and, on a risk basis, to maintain and update customer information. For purposes of this paragraph, customer information shall include information regarding the beneficial owners of legal entity customers (as defined in § 1010.230).

(2) The program must be approved by the board of directors or, if the bank does not have a board of directors, an equivalent governing body within the bank. The bank shall make a copy of its anti-money laundering program available to the Financial Crimes Enforcement Network or its designee upon request.

■ 7. Amend § 1020.220 by revising the section heading and paragraph (a)(1) to read as follows:

**§ 1020.220 Customer identification program requirements for banks.**

(a) \* \* \* (1) *In general.* A bank required to have an anti-money

laundering compliance program under the regulations implementing 31 U.S.C. 5318(h), 12 U.S.C. 1818(s), or 12 U.S.C. 1786(q)(1) must implement a written Customer Identification Program (CIP) appropriate for its size and type of business that, at a minimum, includes each of the requirements of paragraphs (a)(1) through (5) of this section. The CIP must be a part of the anti-money laundering compliance program.

\* \* \* \* \*

**Jamal El-Hindi,**

*Acting Director, Financial Crimes Enforcement Network.*

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**BILLING CODE 4810–02–P**

**ENVIRONMENTAL PROTECTION AGENCY**

**40 CFR Part 52**

[EPA–R08–OAR–2016–0377; FRL–9951–33–Region 8]

**Approval and Promulgation of Air Quality Implementation Plans; State of Wyoming; Emission Inventory Rule for 2008 Ozone NAAQS and Revisions to Incorporation by Reference**

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Proposed rule.

**SUMMARY:** The Environmental Protection Agency (EPA) is proposing to approve State Implementation Plan (SIP) revisions submitted by the State of Wyoming on July 1, 2014. The submittal requests SIP revisions to the State’s Incorporation by reference section as well as an administrative change in section numbering. The SIP also includes the addition of a section establishing requirements for the submittal of emission inventories from facilities or sources located in an ozone nonattainment area.

**DATES:** Written comments must be received on or before September 26, 2016.

**ADDRESSES:** Submit your comments, identified by Docket ID No. EPA–R08–OAR–2016–0377, at <http://www.regulations.gov>. Follow the online instructions for submitting comments. Once submitted, comments cannot be edited or removed from [www.regulations.gov](http://www.regulations.gov). The EPA may publish any comment received to its public docket. Do not submit electronically any information you consider to be Confidential Business Information (CBI) or other information whose disclosure is restricted by statute. Multimedia

submissions (audio, video, etc.) must be accompanied by a written comment. The written comment is considered the official comment and should include discussion of all points you wish to make. The EPA will generally not consider comments or comment contents located outside of the primary submission (*i.e.*, on the Web, cloud, or other file sharing system). For additional submission methods, the full EPA public comment policy, information about CBI or multimedia submissions, and general guidance on making effective comments, please visit <http://www2.epa.gov/dockets/commenting-epa-dockets>.

**FOR FURTHER INFORMATION CONTACT:**

Chris Dresser, Air Program, U.S. Environmental Protection Agency, Region 8, Mail Code 8P–AR, 1595 Wynkoop Street, Denver, Colorado 80202–1129, (303) 312–6385, [dresser.chris@epa.gov](mailto:dresser.chris@epa.gov).

**SUPPLEMENTARY INFORMATION:** In the “Rules and Regulations” section of this **Federal Register**, the EPA is approving the State’s SIP revision as a direct final rule without prior proposal because the agency views this as a noncontroversial SIP revision and anticipates no adverse comments. A detailed rationale for the approval is set forth in the preamble to the direct final rule.

If the EPA receives no adverse comments, the EPA will not take further action on this proposed rule. If the EPA receives adverse comments, the EPA will withdraw the direct final rule and it will not take effect. The EPA will address all public comments in a subsequent final rule based on this proposed rule.

The EPA will not institute a second comment period on this action. Any parties interested in commenting must do so at this time. For further information, please see the **ADDRESSES** section of this notice.

Please note that if the EPA receives adverse comment on an amendment, paragraph, or section of this rule and if that provision may be severed from the remainder of the rule, the EPA may adopt as final those provisions of the rule that are not the subject of an adverse comment. See the information provided in the Direct Final action of the same title which is located in the Rules and Regulations Section of this **Federal Register**.

**Authority:** 42 U.S.C. 7401 *et seq.*

Dated: August 11, 2016.

**Debra Thomas,**

*Deputy Regional Administrator, Region 8.*

[FR Doc. 2016–20316 Filed 8–24–16; 8:45 am]

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