
Notice
Section 309(a) of the Clean Air Act requires that EPA make public its comments on EISs issued by other Federal agencies. EPA’s comment letters on EISs are available at: http://www.epa.gov/compliance/nepa/eisdata.html.

EIS No. 20160273, Final, FHWA, FL, SR 87 Connector, Contact: Joseph Sullivan 850–533–2248.
Under 49 U.S.C. 304a(b), FHWA has issued a Final EIS and ROD. Therefore, the 30-day wait/review period under NEPA does not apply to this action.


EIS No. 20160277, Final, USCG, LA, Port Delfin Project Deepwater Port Application, Review Period Ends: 01/12/2017, Contact: Roddy C. Bachman 202–372–1451.


EIS No. 20160280, Adoption, USFWS, NAT, ADOPTION—Programmatic—Habitat Restoration Activities Implemented Throughout the Coastal United States, Review Period Ends: 12/27/2016, Contact: Peter Barlow 703–358–2119.

The U.S. Department of the Interior’s Fish and Wildlife Service is adopting the U.S. Department of Commerce’s National Oceanic and Atmospheric Agency’s Final EIS #20150171, filed with EPA on 06/11/2015. The USFWS was not a cooperating agency. Therefore, recirculation of the EIS is necessary under Section 1506.3(b) of the CEQ Regulations.

EIS No. 20160281, Draft, USFS, CO, Snowmass Multi-Season Recreation Projects, Comment Period Ends: 01/11/2017, Contact: Roger Poirier 970–945–3245

EIS No. 20160282, Final Supplement, USFWS, HI, Na Pua Makani Wind Project and Habitat Conservation Plan, Review Period Ends: 01/03/2017, Contact: Jodi Charrier 808–792–9400

Amended Notices
EIS No. 20160256, Draft Supplement, USACE, MO, Mississippi River between the Ohio and Missouri Rivers (Regulating Works), Comment Period Ends: 01/18/2017, Contact: Kip Runyon 314–331–8396, Revision to the FR Notice Published 11/04/2016, Extending the Comment Period from 12/19/2016 to 01/18/2017.

Dated: November 21, 2016.

Dawn Roberts, Management Analyst, NEPA Compliance Division, Office of Federal Activities.

FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Proposed Revision of Information Collection; National Survey of Unbanked and Underbanked Households; Comment Request (3064–0167)

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC, as part of its continuing effort to reduce paperwork and respondent burden and as required by the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to comment on the survey collection instrument for its fourth National Survey of Unbanked and Underbanked Households (Household Survey), currently approved under OMB Control No. 3064–0167, scheduled to be conducted in partnership with the U.S. Census Bureau as a supplement to its June 2017 Current Population Survey (CPS). The survey seeks to estimate the proportions of unbanked and underbanked households in the U.S. and to identify the factors that inhibit the participation of these households in the mainstream banking system, and opportunities to expand the use of banking services among underserved consumers. The results of these ongoing surveys will help policymakers and bankers understand the issues and challenges underserved households perceive when deciding how and where to conduct financial transactions.

DATES: Comments must be submitted on or before January 24, 2017.

ADDRESSES: Interested parties are invited to submit written comments to the FDIC by any of the following methods:
• Email: comments@fdic.gov. Include the name and number of the collection in the subject line of the message.
• Hand Delivery: Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to OMB control number 3064–0167. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Manny Cabeza, at the FDIC address above.

SUPPLEMENTARY INFORMATION: The FDIC is considering possible revisions to the following collection of information:
• Title: National Survey of Unbanked and Underbanked Households.
• OMB Number: 3064–0167.
• Frequency of Response: Once.
• Affected Public: U.S. Households.
• Estimated Number of Respondents: 50,000.
• Average Time per Response: 10 minutes (0.16 hours) per respondent. Estimated Total Annual Burden: 0.16 hours × 50,000 respondents = 8,334 hours.

General Description of Collection: The FDIC recognizes that public confidence in the banking system is strengthened when banks effectively serve the broadest possible set of consumers. As a result, the agency is committed to increasing the participation of unbanked and underbanked households in the financial mainstream by ensuring that all Americans have access to safe, secure, and affordable banking services. The National Survey of Unbanked and Underbanked Households is one contribution to this end.

The National Survey of Unbanked and Underbanked Households is also a key component of the FDIC’s efforts to
Comply with a Congressional mandate contained in section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (“Reform Act”) (Pub. L. 109–173), which calls for the FDIC to conduct ongoing surveys “on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution (hereafter in this section referred to as the “unbanked”) into the conventional finance system.” Section 7 further instructs the FDIC to consider several factors in its conduct of the surveys, including: (1) “what cultural, language and identification issues as well as transaction costs appear to most prevent ‘unbanked’ individuals from establishing conventional accounts”; and (2) “what is a fair estimate of the size and worth of the “unbanked” market in the United States.” The National Survey of Unbanked and Underbanked Households is designed to address these factors and provide a factual basis on the proportions of unbanked households. Such a factual basis is necessary to adequately assess banks’ efforts to serve these households as required by the statutory mandate.

To obtain this information, the FDIC partnered with the U.S. Census Bureau, which administered the Household Survey supplement (“FDIC Supplement”) to households that participated in the January 2009, June 2011, June 2013 and June 2015 CPS. The results of these surveys were released to the public in December 2009, September 2012, October 2014, and October 2016, respectively.

The FDIC supplement has yielded nationally-representative data, not otherwise available, on the size and characteristics of the population that is unbanked or underbanked, the use by this population of alternative financial services, and the reasons why some households do not make greater use of mainstream banking services. The National Survey of Unbanked and Underbanked Households is the only population-representative survey conducted at the national level that provides state-level estimates of the size and characteristics of unbanked and underbanked households for all 50 states and the District of Columbia. An executive summary of the results of the first three Household Surveys, the full reports, and the survey instruments can be accessed through the following link: http://www.economicinclusion.gov/surveys/.

Consistent with the statutory mandate to conduct the surveys on an ongoing basis, the FDIC already has in place arrangements for conducting the fourth Household Survey as a supplement to the June 2017 CPS. However, prior to finalizing the next survey questionnaire, the FDIC seeks to solicit public comment on whether changes to the existing instrument are desirable and, if so, to what extent. It should be noted that, as a supplement of the CPS survey, the Household Survey needs to adhere to specific parameters that include limits in the length and sensitivity of the questions that can be asked of CPS respondents. Specifically, there is a strict limitation on the number of questions permitted and the average time required to complete the survey.

**Request for Comment**

Comments are invited on: (a) Whether the collections of information are necessary for the proper performance of the FDIC’s functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collections, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collections of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, DC, this 21st day of November 2016.

Federal Deposit Insurance Corporation.

Robert E. Feldman,
Executive Secretary.

**BILLING CODE 6714–01–P**

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**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Agency Information Collection Activities: Proposed Information Collection Revision; Comment Request (3064–0189)**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

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

**SUMMARY:** The Federal Deposit Insurance Corporation ("FDIC") invites the general public and other Federal agencies to take this opportunity to comment on a revision of a continuing information collection, titled: “Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of $50 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act,” (3064–0189), as required by the Paperwork Reduction Act of 1995.

**DATES:** Comments must be received by January 24, 2017.

**ADDRESSES:** You may submit written comments by any of the following methods:

- Email: comments@fdic.gov. Include “Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of $50 Billion or More” on the subject line of the message.
- Hand Delivery/Courier: Guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7:00 a.m. and 5:00 p.m.
- Public Inspection: All comments received will be posted without change to http://www.FDIC.gov/regulations/laws/federal/ including any personal information provided.

Additionally, you may send a copy of your comments: By mail to the U.S. Office of Management and Budget, 725 17th Street NW., #10235, Washington, DC 20503 or by facsimile to 202–395–6974. Attention: Federal Banking Agency Desk Officer.

**FOR FURTHER INFORMATION CONTACT:** You can request additional information from Manny Cabeza, 202–898–3767, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW., MB–3016 Washington, DC 20429. In addition, copies of the templates referenced in this notice can be found on the FDIC’s Web site (http://www.FDIC.gov/regulations/laws/federal/).

**SUPPLEMENTARY INFORMATION:** The FDIC is requesting comment on the following changes to the information collection:

Title: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of $50 Billion or More under the Dodd-Frank Wall Street Reform and Consumer Protection Act.

OMB Control Number: 3064–0189.

Description: Section 165(i)(2) of the Dodd-Frank Wall Street Reform and