

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to the address above.

**SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0165.

*Title:* Recordkeeping and Disclosure Requirements Associated with the Fair Credit Reporting Act (FCRA), 15 U.S.C. 1681 *et seq.*, as amended by the Fair and Accurate Credit Transactions Act of 2003, Public Law 108-159, 117 Stat. 1952, and as implemented by Regulation V, 12 CFR 1022, and by 12 CFR 717.

*Abstract:* The Fair Credit Reporting Act (FCRA), sets standards for the collection, communication, and use of information bearing on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. FCRA has been revised numerous times since it took effect, notably by passage of the Consumer Credit Reporting Reform Act of 1996, the Gramm-Leach-Bliley Act of 1999, and the Fair and Accurate Credit Transactions Act of 2003 (FACTA). Historically, rulemaking authority for FCRA has been divided among the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Federal Trade Commission (FTC), NCUA, the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision.

The Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA) amended a number of consumer financial protection laws, including most provisions of FCRA. In addition to substantive amendments, the DFA transferred rulemaking authority for most provisions of FCRA to the Consumer Financial Protection Bureau (CFPB). Pursuant to the DFA and FCRA, as amended, CFPB promulgated Regulation V, 12 CFR 1022, to implement those provisions of FCRA for which CFPB has rulemaking authority.

Regulation V contains several requirements that impose information collection requirements: The negative information notice; risk-based pricing; the procedures to enhance the accuracy and integrity of information furnished to consumer reporting agencies; the duties upon notice of dispute from a consumer; the affiliate marketing opt-out notice; and the prescreened consumer reports opt-out notice.

The DFA did not transfer certain rulemaking authority under FCRA. Specifically, the DFA did not transfer to CFPB the authority to promulgate: The requirement to properly dispose of consumer information; the rules on

identity theft red flags and corresponding interagency guidelines on identity theft detection, prevention, and mitigation; and the rules on the duties of card issuers regarding changes of address.

These provisions are promulgated in NCUA's Fair Credit Reporting regulation, 12 CFR 717, which applies to federal credit unions.

The collection of information pursuant to Parts 1022 and 717 is triggered by specific events and disclosures and must be provided to consumers within the time periods established under the regulation. To ease the compliance cost (particularly for small credit unions), model clauses and sample forms are appended to the regulations.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

*Request for Comments:* Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will become a matter of public records. NCUA requests that you send your comments on the information collection requirements to the locations listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology

*Type of Review:* Reinstatement of a previously approved collection.

*Affected Public:* Private Sector: Not-for-profit institutions; Individuals or Households.

*Estimated Number of Respondents:* Federal credit unions: 3,765; Consumer: 115,300.

*Frequency of Response:* Upon occurrence of triggering action.

*Estimated Burden Hours per Response:* Federal credit unions: 4.67; Consumer: 0.08.

*Estimated Total Annual Burden Hours:* 303,546 (Federal credit unions: 284,346; Consumer: 19,200).

By Gerard Poliquin, Secretary of the Board, the National Credit Union Administration, on November 22, 2016.

Dated: November 23, 2016.

**Dawn D. Wolfgang,**

*NCUA PRA Clearance Officer.*

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**BILLING CODE 7535-01-P**

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## NATIONAL CREDIT UNION ADMINISTRATION

### Agency Information Collection Activities; Proposed Collection; Comment Request; Management Official Interlocks

**AGENCY:** National Credit Union Administration (NCUA).

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

**SUMMARY:** NCUA, as part of a continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on an extension of a currently approved collection, as required by the Paperwork Reduction Act of 1995 (Pub. L. 104-13, 44 U.S.C. Chapter 35).

**DATES:** Written comments should be received on or before January 30, 2017 to be assured consideration.

**ADDRESSES:** Interested persons are invited to submit written comments on the information collection to Dawn Wolfgang, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Suite 5067; Fax No. 703-519-8579; or Email at [PRAComments@NCUA.gov](mailto:PRAComments@NCUA.gov).

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to the address above.

**SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0152.

*Title:* Management Official Interlocks, 12 CFR part 711.

*Abstract:* The Depository Institution Management Interlocks Act (12 U.S.C. 3201-3208) ("Interlocks Act") generally prohibits financial institution management officials from serving simultaneously with two unaffiliated depository institutions or their holding companies. The Interlocks Act exempts interlocking arrangements between credit unions and, therefore, in the case of credit unions, only restricts interlocks between credit unions and other institutions-banks and thrifts and their holdings. The collection of information under Part 711 is needed to provide evidence of compliance with the requirements of the Interlocks Act.

*Type of Review:* Extension of a previously approved collection.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated No. of Respondents:* 2.

*Estimated No. of Responses per Respondent:* 1.

*Estimated Annual Responses:* 2.

*Estimated Burden Hours per*

*Response:* 3.

*Estimated Total Annual Burden Hours:* 6.

*Request for Comments:* Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will become a matter of public record. The public is invited to submit comments concerning: (a) Whether the collection of information is necessary for the proper performance of the function of the agency, including whether the information will have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, 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 collection of the information on the respondents, including the use of automated collection techniques or other forms of information technology.

By Gerard Poliquin, Secretary of the Board, the National Credit Union Administration, on November 22, 2016.

Dated: November 23, 2016.

**Dawn D. Wolfgang,**

*NCUA PRA Clearance Officer.*

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## NUCLEAR REGULATORY COMMISSION

### Advisory Committee on Reactor Safeguards

#### Notice of Meeting

In accordance with the purposes of Sections 29 and 182b of the Atomic Energy Act (42 U.S.C. 2039, 2232b), the Advisory Committee on Reactor Safeguards (ACRS) will hold a meeting on November 30–December 2, 2016, 11545 Rockville Pike, Rockville, Maryland.

**Wednesday, November 30, 2016, Conference Room T2–B1, 11545 Rockville Pike, Rockville, Maryland**

*1:00 p.m.–1:05 p.m.: Opening Remarks by the ACRS Chairman (Open)*—The ACRS Chairman will make opening remarks regarding the conduct of the meeting.

*1:05 p.m.–3:00 p.m.: Draft Final Rulemaking Package for Mitigation of Beyond-Design-Basis Events (Open)*—The Committee will hear presentations by and hold discussions with representatives of the NRC staff regarding the subject rulemaking package.

*3:15 p.m.–5:00 p.m.: Fukushima Recommendations Related to (1) Evaluation of Natural Hazards Other Than Seismic and Flooding, (2) Periodic Confirmation of Natural Hazards, and (3) Real-Time Radiation Monitoring (Open)*—The Committee will hear presentations by and hold discussions with representatives of the NRC staff regarding the subject Fukushima Tier 2 recommendations.

*5:30 p.m.–6:00 p.m.: Preparation of ACRS Reports (Open)*—The Committee will discuss proposed ACRS reports on matters discussed during this meeting.

**Thursday, December 1, 2016, Conference Room T2–B1, 11545 Rockville Pike, Rockville, Maryland**

*8:30 a.m.–6:00 p.m.: Preparation of ACRS Reports (Open)*—The Committee will continue its discussion of proposed ACRS reports discussed during this meeting.

**Friday, December 2, 2016, Conference Room T2–B1, 11545 Rockville Pike, Rockville, Maryland**

*8:30 a.m.–10:00 a.m.: Future ACRS Activities/Report of the Planning and Procedures Subcommittee (Open/Closed)*—The Committee will discuss the recommendations of the Planning and Procedures Subcommittee regarding items proposed for consideration by the Full Committee during future ACRS Meetings, and matters related to the conduct of ACRS business, including anticipated workload and member assignments. [**Note:** A portion of this meeting may be closed pursuant to 5 U.S.C. 552b(c)(2) and (6) to discuss organizational and personnel matters that relate solely to internal personnel rules and practices of ACRS, and information the release of which would constitute a clearly unwarranted invasion of personal privacy.]

*10:00 a.m.–10:15 a.m.: Reconciliation of ACRS Comments and Recommendations (Open)*—The Committee will discuss the responses from the NRC Executive Director for Operations to comments and recommendations

included in recent ACRS reports and letters.

*10:30 a.m.–5:30 p.m.: Preparation of ACRS Reports (Open)*—The Committee will continue its discussion of proposed ACRS reports discussed during this meeting.

*5:30 p.m.–6:00 p.m.: Miscellaneous (Open)*—The Committee will continue its discussion related to the conduct of Committee activities and specific issues that were not completed during previous meetings.

Procedures for the conduct of and participation in ACRS meetings were published in the **Federal Register** on October 17, 2016 (81 FR 71543). In accordance with those procedures, oral or written views may be presented by members of the public, including representatives of the nuclear industry. Persons desiring to make oral statements should notify Quynh Nguyen, Cognizant ACRS Staff (Telephone: 301-415-5844, Email: [Quynh.Nguyen@nrc.gov](mailto:Quynh.Nguyen@nrc.gov)), 5 days before the meeting, if possible, so that appropriate arrangements can be made to allow necessary time during the meeting for such statements. In view of the possibility that the schedule for ACRS meetings may be adjusted by the Chairman as necessary to facilitate the conduct of the meeting, persons planning to attend should check with the Cognizant ACRS staff if such rescheduling would result in major inconvenience.

Thirty-five hard copies of each presentation or handout should be provided 30 minutes before the meeting. In addition, one electronic copy of each presentation should be emailed to the Cognizant ACRS Staff one day before meeting. If an electronic copy cannot be provided within this timeframe, presenters should provide the Cognizant ACRS Staff with a CD containing each presentation at least 30 minutes before the meeting.

In accordance with Subsection 10(d) of Public Law 92-463 and 5 U.S.C. 552b(c), certain portions of this meeting may be closed, as specifically noted above. Use of still, motion picture, and television cameras during the meeting may be limited to selected portions of the meeting as determined by the Chairman. Electronic recordings will be permitted only during the open portions of the meeting.

ACRS meeting agendas, meeting transcripts, and letter reports are available through the NRC Public Document Room at [pdr.resource@nrc.gov](mailto:pdr.resource@nrc.gov), or by calling the PDR at 1-800-397-4209, or from the Publicly