

exporting of endangered and threatened species (50 CFR parts 222–226).

The applicant requests a five-year research permit to continue projects studying green, hawksbill, and loggerhead sea turtles in the U.S. Virgin Islands, including Buck Island Reef National Monument, Virgin Islands Coral Reef National Monument, and Virgin Islands National Park. Proposed research would involve vessel surveys for abundance counts and capture of turtles to determine connectivity of populations, monitor movement, identify habitat utilization, estimate abundance, and determine diet composition of sea turtles. Annually, up to 160 green, 190 hawksbill, and 10 loggerhead sea turtles would be captured by hand, rodeo, or dip, tangle, or cast nets. Each turtle would be subject to epibiont removal, flipper and passive integrated transponder tagging, temporary carapace marking, morphometric measurements, gastric lavage, photograph/video, opportunistic recapture, fecal collection, and blood/tissue sampling. Loggerhead sea turtles and a subset of green and hawksbill sea turtles would also be outfitted with up to three transmitters at a time.

Dated: February 15, 2017.

Julia Harrison,

*Chief, Permits and Conservation Division,
Office of Protected Resources, National
Marine Fisheries Service.*

[FR Doc. 2017-03333 Filed 2-17-17; 8:45 am]

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

National Sea Grant Advisory Board; Meeting

AGENCY: National Sea Grant Advisory Board (NSGAB), National Oceanic and Atmospheric Administration (NOAA), Department of Commerce.

ACTION: Notice of public meeting.

SUMMARY: This notice sets forth the schedule and proposed agenda of a forthcoming meeting of the Board. Board members will discuss and provide advice on the National Sea Grant College Program (NSGCP) in the areas of program evaluation, strategic planning, education and extension, science and technology programs, and other matters as described in the agenda found on the National Sea Grant College Program Web site at <http://seagrant.noaa.gov/WhoWeAre/Leadership/>

*NationalSeaGrantAdvisoryBoard/
UpcomingAdvisoryBoardMeetings.aspx.*

Time and Dates: The announced meeting is scheduled for Monday, March 6, 2017 from 9:00 a.m. to 5:00 p.m. EST, and Tuesday, March 7, 2017 from 8:30 a.m. to 12:00 p.m. EST.

ADDRESSES: The meeting will be held at the Washington Plaza Hotel at 10 Thomas Circle NW., Washington, DC 20005.

FOR FURTHER INFORMATION CONTACT: For any questions concerning the meeting, please contact Ms. Mary Ann Garlic, National Sea Grant College Program, National Oceanic and Atmospheric Administration, 1315 East-West Highway, SSMC 3, Room 11717, Silver Spring, Maryland 20910, or Maryann.Garlic@noaa.gov. If you need additional assistance, call 301-734-1088.

Status: The meeting will be open to public participation with a 15-minute public comment period on Tuesday, March 7, 2017 at 11:00 a.m. Check the agenda on the Web site to confirm time.

Matters To Be Considered: The Board expects that public statements presented at its meetings will not be repetitive of previously submitted verbal or written statements.

In general, each individual or group making a verbal presentation will be limited to a total time of three (3) minutes. Written comments should be received by Ms. Mary Ann Garlic using the methods under the **FOR FURTHER INFORMATION CONTACT** section by Monday, February 27, 2017 to provide sufficient time for the Board review. Comments received after the deadline will be distributed to the Board, but may not be reviewed prior to the meeting date. Seats will be available on a first-come, first-serve basis.

Special Accommodations: These meetings are physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Ms. Mary Ann Garlic using the methods under the **FOR FURTHER INFORMATION CONTACT** section by Monday, February 20, 2017.

SUPPLEMENTARY INFORMATION: The Board, which consists of a balanced representation from academia, industry, state government and citizens groups, was established in 1976 by Section 209 of the Sea Grant Improvement Act (Pub. L. 94-461, 33 U.S.C. 1128). The Board advises the Secretary of Commerce and the Director of the National Sea Grant College Program with respect to operations under the Act, and such other matters as the Secretary refers to them for review and advice.

The agenda for this meeting will be available at: <http://seagrant.noaa.gov/WhoWeAre/Leadership/NationalSeaGrantAdvisoryBoard/UpcomingAdvisoryBoardMeetings.aspx>.

Dated: February 14, 2017.

Paul Johnson,

*Acting Deputy Chief Financial Officer/CAO,
Office of Oceanic and Atmospheric Research,
National Oceanic and Atmospheric
Administration.*

[FR Doc. 2017-03345 Filed 2-17-17; 8:45 am]

BILLING CODE 3510-KA-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

RIN 0648-XF236

New England Fishery Management Council; Public Meeting

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; public meeting.

SUMMARY: The New England Fishery Management Council (Council) is scheduling a joint public meeting of its Whiting Committee and Advisory Panel to consider actions affecting New England fisheries in the exclusive economic zone (EEZ). Recommendations from this group will be brought to the full Council for formal consideration and action, if appropriate.

DATES: This meeting will be held on Monday, March 13, 2017 at 9 a.m.

ADDRESSES:

Meeting address: The meeting will be held at the Fairfield Inn & Suites, 185 MacArthur Drive, New Bedford, MA 02740, telephone: (774) 634-2000.

Council address: New England Fishery Management Council, 50 Water Street, Mill 2, Newburyport, MA 01950.

FOR FURTHER INFORMATION CONTACT: Thomas A. Nies, Executive Director, New England Fishery Management Council; telephone: (978) 465-0492.

SUPPLEMENTARY INFORMATION:

Agenda

The Committee and Advisory Panel will review and approve draft alternatives for Amendment 22 to the Small Mesh Multi-Species FMP, including limited access qualification criteria, permit conditions, and possession limits. Council staff will provide an update on the schedule for planned 2017 actions, including a specifications package for 2018–2020. Other business will be discussed as necessary.

Special Accommodations

This meeting is physically accessible to people with disabilities. This meeting will be recorded. Consistent with U.S.C. 1852, a copy of the recording is available upon request. Requests for sign language interpretation or other auxiliary aids should be directed to Thomas A. Nies, Executive Director, at (978) 465-0492, at least 5 days prior to the meeting date.

Authority: 16 U.S.C. 1801 *et seq.*

Dated: February 15, 2017.

Tracey L. Thompson,

Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

[FR Doc. 2017-03310 Filed 2-17-17; 8:45 am]

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BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2017-0005]

Request for Information Regarding Use of Alternative Data and Modeling Techniques in the Credit Process

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for information.

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) seeks information about the use or potential use of alternative data and modeling techniques in the credit process. Alternative data and modeling techniques are changing the way that some financial service providers conduct business. These changes hold the promise of potentially significant benefits for some consumers but also present certain potentially significant risks. The Bureau seeks to learn more about current and future market developments, including existing and emerging consumer benefits and risks, and how these developments could alter the marketplace and the consumer experience. The Bureau also seeks to learn how market participants are or could be mitigating certain risks to consumers, and about consumer preferences, views, and concerns.

DATES: Comments must be received on or before May 19, 2017.

ADDRESSES: You may submit responsive information and other comments, identified by Docket No. CFPB-2017-0005, by any of the following methods:

- **Electronic:** Go to <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 20552.

- **Hand Delivery/Courier:** Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1275 First Street NE., Washington, DC 20002.

Instructions: 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). 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. 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 Standard 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, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT: For general inquiries, submission process questions or any additional information, please contact Monica Jackson, Office of the Executive Secretary, at 202-435-7275.

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

SUPPLEMENTARY INFORMATION: The Bureau would like to encourage responsible innovations that could be implemented in a consumer-friendly way to help serve populations currently underserved by the mainstream credit system. To that end, in reviewing the comments to this request for information (RFI), the Bureau seeks not only to understand the benefits and risks stemming from use of alternative data and modeling techniques but also to begin to consider future activity to encourage their responsible use and lower unnecessary barriers, including any unnecessary regulatory burden or uncertainty that impedes such use.

The Bureau encourages comments from all interested members of the public. The Bureau anticipates that the

responding public may encompass the following groups, some of which may overlap in part:

- Individual consumers;
- Consumer, civil rights, and privacy advocates;
- Community development and service organizations;
- Lenders, including depository and non-depository institutions;
- Consumer reporting agencies, including specialty consumer reporting agencies;
- Data brokers and aggregators;
- Model developers and licensors, as well as companies involved in the analysis of new or existing models;
- Consultants, attorneys, or other professionals who advise market participants on these issues;
- Regulators;
- Researchers or members of academia;
- Telecommunication, utility, and other non-financial companies that rely on consumer data for eligibility decisions;
- Participants in non-U.S. consumer markets with knowledge of or experience in the use of alternative data or modeling techniques for use in the credit process; and
- Any other interested parties.

All commenters are welcome to respond in any manner they see fit, including by sharing their knowledge of standard practices, their understanding of the market as a whole, or their own positions and views on the questions included in this RFI. Commenters may also choose to answer only a subset of questions. The information obtained in response to this RFI will help the Bureau monitor consumer credit markets and consider any appropriate steps. Comments may also help industry develop best practices. The Bureau seeks information predominantly pertaining to products and services offered to consumers. However, because some of the Bureau's authorities relate to small business lending,¹ the Bureau welcomes information about alternative data and modeling techniques in business lending markets as well. Information submitted by financial institutions should not include any personal information relating to any customer, such as name, Social Security

¹ For example, the Equal Credit Opportunity Act covers both consumer and commercial credit transactions. 15 U.S.C. 1691 *et seq.* In addition, section 1071 of the Dodd-Frank Act requires data collection and reporting for lending to women-owned, minority-owned, and small businesses. The Bureau has yet to write regulations implementing that section but it has begun that process.