

(b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the 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 information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record.

Dated: February 15, 2017.

Darrin A. King,

Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.

[FR Doc. 2017-03479 Filed 2-22-17; 8:45 am]

BILLING CODE 4810-AM-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

Establishment of Academic Research Council

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice.

SUMMARY: The Consumer Financial Protection Bureau ("Bureau"), after consultation with the Committee Management Secretariat of the General Services Administration, will establish the Academic Research Council ("the Council") no less than 15 days from the effective date of this notice. The Advisory Council was established to provide the Bureau's Office of Research advice and feedback on research methodologies, framing research questions, data collection, and analytic strategies.

FOR FURTHER INFORMATION CONTACT: Delicia Hand, Staff Director, Advisory Board and Councils Office, External Affairs, Consumer Financial Protection Bureau, 1275 First Street NE., Washington, DC 20002; Telephone: (202) 435-9348; email: Delicia.hand@cfpb.gov.

SUPPLEMENTARY INFORMATION: In accordance with the provisions of the Federal Advisory Committee Act ("FACA") (5 U.S.C. App.), the Consumer Financial Protection Bureau ("Bureau") hereby gives notice of re-establishment of the Academic Research Council. In December of 2015, language included in the 2016 Omnibus spending bill amended the Consumer Financial Protection Act to clarify the

applicability of the FACA to the Bureau. The Advisory Council is a continuing committee being re-established for the purposes of compliance with FACA and applicable statutes as it now applies to the Bureau.

This committee is being established no less than 15 days after the publication of this notice by filing a charter with the Director of the Bureau and with the Committee Management Secretariat of the General Services Administration, and furnishing the charter to the Library of Congress and the Committee on Banking, Housing, and Urban Affairs of the United States Senate and the Committee on Financial Services of the United States House of Representatives. The charter will also be posted on the Bureau's Web site at www.consumerfinance.gov. This charter will expire two years after the filing date unless renewed by appropriate action.

The Council will provide the Bureau's Office of Research advice and feedback on research methodologies, framing research questions, data collection, and analytic strategies. Additionally, the Council will provide both backward- and forward-looking feedback on the Office of Research's research work and will offer input into its research strategic planning process and research agenda.

The duties of the Council are solely advisory and shall extend only to the submission of advice and recommendations to the Bureau. No determination of fact or policy will be made by the Council, and the Council will have no formal decision-making role.

In appointing members to the Council, the Director shall seek to assemble academic experts in fields such as economics, statistics, psychology or behavioral science. In particular, academics with strong methodological and technical expertise in structural or reduced form econometrics, modeling of consumer decision-making, behavioral economics, experimental economics, program evaluation, psychology, or financial choice will be considered. The Council will be composed of approximately nine members. Council members will be designated as Special Government Employees (SGEs) and will serve four-year terms. Equal opportunity practices in accordance with the Consumer Financial Protection Bureau (CFPB) policies shall be followed in all appointments to the Council.

Dated: January 20, 2017.

Leandra English,

Chief of Staff, Bureau of Consumer Financial Protection.

[FR Doc. 2017-03494 Filed 2-22-17; 8:45 am]

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Establishment of Consumer Advisory Board

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice.

SUMMARY: The Consumer Financial Protection Bureau ("Bureau"), after consultation with the Committee Management Secretariat of the General Services Administration, has established the Consumer Advisory Board ("the Board") as required by statute. The Board will "advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws" and "provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information," as outlined in section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

FOR FURTHER INFORMATION CONTACT: Delicia Hand, Staff Director, Advisory Board and Councils Office, External Affairs, Consumer Financial Protection Bureau, 1275 First Street NE., Washington, DC 20002; Telephone: (202) 435-9348; email: Delicia.hand@cfpb.gov.

SUPPLEMENTARY INFORMATION: In accordance with the provisions of the Federal Advisory Committee Act ("FACA") (5 U.S.C. App.), the Consumer Financial Protection Bureau hereby gives notice of re-establishment of the Consumer Advisory Board, effective immediately. In December of 2015, language included in the 2016 Omnibus spending bill amended the Consumer Financial Protection Act to clarify the applicability of FACA to the Bureau. The Board is a continuing committee being re-established for the purposes of compliance with FACA and applicable statutes.

The Board is being established concurrently with the publication of this notice by filing a charter with the Director of the Bureau and with the Committee Management Secretariat of the General Services Administration, and furnishing the charter to the Library of Congress and the Committee on Banking, Housing, and Urban Affairs of

the United States Senate and the Committee on Financial Services of the United States House of Representatives. The charter will also be posted on the Bureau's Web site at www.consumerfinance.gov. This charter will expire two years after the filing date unless renewed by appropriate action.

The Board's purpose is outlined in section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act"), which states that the Board shall "advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws" and "provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information."

To carry out the Board's purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The Board will generally serve as a vehicle for market intelligence and expertise for the Bureau. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services. The duties of the Board are solely advisory and shall extend only to the submission of advice and recommendations to the Bureau, which shall be non-binding on the Bureau. No determination of fact or policy will be made by the Board, and the Board will have no formal decision-making role and no access to confidential supervisory or other confidential information.

The Board shall consist of no fewer than approximately 16 members including at least six members appointed upon the recommendation of the regional Federal Reserve Bank Presidents on a rotating basis, and shall be chosen to ensure a fairly balanced membership. In accordance with the Dodd-Frank Act, "in appointing the members of the Consumer Advisory Board, the Director shall seek to assemble experts in: Consumer protection, financial services, community development, fair lending and civil rights, and consumer financial products or services and representatives of depository institutions that primarily serve underserved communities, and representatives of depository institutions that primarily serve underserved communities, and representatives of communities that have been significantly impacted by higher-priced mortgage loans, and seek representation of the interests of covered persons and consumers,

without regard to party affiliation." Equal opportunity practices in accordance with the Consumer Financial Protection Bureau ("Bureau") policies shall be followed in all appointments to the Board.

Dated: January 20, 2017.

Leandra English,

Chief of Staff, Bureau of Consumer Financial Protection.

[FR Doc. 2017-03492 Filed 2-22-17; 8:45 am]

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Establishment of Community Banker Advisory Council

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice.

SUMMARY: The Consumer Financial Protection Bureau ("Bureau"), after consultation with the Committee Management Secretariat of the General Services Administration, will establish the Community Banker Advisory Council ("the Advisory Council") no less than 15 days from the effective date of this notice. The Advisory Council was established to consult with the Bureau in the exercise of its functions under the federal consumer financial laws as they pertain to community banks with total assets of \$10 billion or less.

FOR FURTHER INFORMATION CONTACT:

Delicia Hand, Staff Director, Advisory Board and Councils Office, External Affairs, Consumer Financial Protection Bureau, 1275 First Street NE., Washington, DC 20002; Telephone: (202) 435-9348; email: Delicia.hand@cfpb.gov.

SUPPLEMENTARY INFORMATION: In accordance with the provisions of the Federal Advisory Committee Act ("FACA") (5 U.S.C. App.), the Consumer Financial Protection Bureau ("the Bureau") hereby gives notice of re-establishment of the Community Banker Advisory Council. In December of 2015, language included in the 2016 Omnibus spending bill amended the Consumer Financial Protection Act to clarify the applicability of the FACA to the Bureau. The Advisory Council is a continuing committee being re-established for the purposes of compliance with FACA and applicable statutes.

This committee is being established no less than 15 days after the publication of this notice by filing a charter with the Director of the Bureau and with the Committee Management

Secretariat of the General Services Administration, and furnishing the charter to the Library of Congress and the Committee on Banking, Housing, and Urban Affairs of the United States Senate and the Committee on Financial Services of the United States House of Representatives. The charter will also be posted on the Bureau's Web site at www.consumerfinance.gov. This charter will expire two years after the filing date unless renewed by appropriate action.

The Advisory Council shall advise the Bureau in its exercise of its functions under the Federal consumer financial laws as they pertain to banks or thrifts with total assets of \$10 billion or less. To carry out the Advisory Council's purpose, the scope of its activities shall include providing information and analysis in support of recommendations to the Bureau. The output of Advisory Council meetings should serve to better inform the CFPB's policy development, rulemaking, and engagement functions as they relate to community banking institutions.

The duties of the Advisory Council are solely advisory and shall extend only to the submission of advice and recommendations to the Bureau relating to the activities and operations of community banks, which shall be non-binding on the Bureau. No determination of fact or policy will be made by the Advisory Council, and the Advisory Council will have no formal decision-making role and no access to confidential supervisory or other confidential information.

In appointing members to the Advisory Council, the Director shall seek to assemble members with diverse points of view, institution asset sizes, and geographical backgrounds. Only bank or thrift employees (CEOs, compliance officers, government relations officials, etc.) will be considered for membership. Membership is limited to employees of banks and thrifts with total assets of \$10 billion or less that are not affiliates of depository institutions or credit unions with total assets of more than \$10 billion. The Advisory Council will consist of approximately 15 to 20 members. Equal opportunity practices in accordance with the Consumer Financial Protection Bureau ("Bureau") policies shall be followed in all appointments to the Advisory Council.

Dated: January 20, 2017.

Leandra English,

Chief of Staff, Bureau of Consumer Financial Protection.

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