

owned and minority-owned small businesses, in accessing credit.

12. What business credit product types are currently offered to small businesses by financial institutions as defined in section 1071, and for which product types is data collection and reporting most important for furthering the purposes of section 1071?

a. In addition to term loans, lines of credit, and credit card products, are there other business credit products that are an important source of financing for small businesses?

13. How do financial institutions define an application for business credit products? How, if at all, does a financial institution's definition of an application vary for different types of products offered to small business applicants?

a. Under what circumstances are preapproval, prequalification, and similar assessments made and what information is typically collected and evaluated during such assessments?

14. Under what circumstances (such as renewal, line increase, etc.) would a credit review occur on an existing credit facility?

a. In what circumstances would the credit review be initiated by the borrower? In what circumstances is the credit review initiated by the financial institution?

b. For each circumstance, what information is collected as part of the credit review? How would such a credit review differ, if at all, from an application submitted on a new credit facility?

c. For each circumstance, what are the types of action taken?

15. What challenges do small businesses face in accessing credit? What obstacles do women-owned or and minority-owned small businesses in particular face in accessing credit?

#### Privacy

Section 1071 specifies particular data points that financial institutions must compile and maintain, submit annually to the Bureau, and make available to members of the public upon request in a form prescribed by the Bureau.<sup>16</sup> Section 1071 also provides the Bureau with authority to delete or modify data available to the public to advance a privacy interest.<sup>17</sup> The Bureau is exploring options which protect applicant and borrower privacy, as well as the confidentiality interests of financial institutions, while also fulfilling the purpose of section 1071 which, to repeat, is to facilitate enforcement of fair lending laws and

enable communities, governmental entities, and creditors to identify business and community development needs and opportunities of women-owned, minority-owned, and small businesses. Through this RFI, the Bureau seeks initial feedback to understand privacy concerns related to the potential disclosure of the data points specifically identified for reporting under section 1071 by Congress.

16. What privacy-related concerns for applicants and confidentiality-related concerns of financial institutions are implicated by the statutorily-mandated data points in section 1071? For example, are there particular statutorily-mandated data points or a combination of data points that, if released to the public, may be harmful to applicant privacy or financial institution confidentiality? Are there particular statutorily-mandated data points or a combination of data points that may pose a risk of re-identification if released to the public?

17. What steps can the Bureau take to mitigate such privacy or confidentiality-related concerns consistent with the purposes of section 1071?

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

Dated: May 9, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

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## DEPARTMENT OF DEFENSE

### Department of the Air Force

#### Notice is Given as a Reminder of the U.S. Air Force Scientific Advisory Board Notice of Meeting

**AGENCY:** Air Force Scientific Advisory Board, Department of the Air Force, DoD.

**ACTION:** Federal Registrar meeting notice.

**SUMMARY:** The United States Air Force Scientific Advisory Board plans to hold its Summer Session Board meeting on June 15th, 2017. Portions of this meeting will be open to the public.

**DATES:** *Effective Date:* The meeting date is June 15, 2017, from 8:00 a.m. to 4:00 p.m.

**SUPPLEMENTARY INFORMATION:** Under the provisions of the Federal Advisory Committee Act of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and

41 CFR 102-3.150, the Department of Defense announces the United States Air Force (USAF) Scientific Advisory Board (SAB) Summer Board meeting will take place on 15 June 2017 at the Beckman Center of The National Academies of Science and Engineering, located at 100 Academy Drive, Irvine, California 92617. The purpose of this quarterly board meeting is to formally complete, outbrief, and receive majority approval for the content and recommendations contained in the SAB FY17 SAB studies. The meeting will occur from 8:00 a.m.–4:00 p.m. on Thursday, 15 June 2017. The session that will be open to the *general public* will be held from 8:30 a.m. to 9:30 a.m. on 15 June 2017. In accordance with 5 U.S.C. 552b, as amended, and 41 CFR 102-3.155, a number of sessions of the Air Force Scientific Advisory Board Summer Board meeting will be closed to the general public because they will discuss classified information and matters covered by Section 552b of Title 5, United States Code, subsection (c), subparagraph (1).

Any member of the public that wishes to attend this meeting or provide input to the Air Force Scientific Advisory Board must contact the Scientific Advisory Board meeting organizer at the phone number or email address listed in this announcement at least five working days prior to the meeting date. Please ensure that you submit your written statement in accordance with 41 CFR 102-3.140(c) and section 10(a)(3) of the Federal Advisory Committee Act. Statements being submitted in response to the agenda mentioned in this notice must be received by the Scientific Advisory Board meeting organizer at least five calendar days prior to the meeting commencement date. The Scientific Advisory Board meeting organizer will review all timely submissions and respond to them prior to the start of the meeting identified in this notice. Written statements received after this date may not be considered by the Scientific Advisory Board until the next scheduled meeting.

**FOR FURTHER INFORMATION:** The Scientific Advisory Board meeting organizer, Major Mike Rigoni at [michael.j.rigoni.mil@mail.mil](mailto:michael.j.rigoni.mil@mail.mil) or 703-695-4297, United States Air Force Scientific Advisory Board, 1500 West Perimeter Road, Ste. #3300, Joint Base Andrews, MD 20762.

**Anh Trinh,**

*Air Force Federal Register Liaison Officer.*

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<sup>16</sup> 15 U.S.C. 1691c-2(e)(2)(A)-(C), (f).

<sup>17</sup> 15 U.S.C. 1691c-2(e)(4).