

Affected Public: Business or other for-profit organizations, individuals or households.

Estimated Number of Respondents: 715.

Estimated Time per Response: 4 minutes per fishing trip.

Estimated Total Annual Burden Hours: 30,980.

Estimated Total Annual Cost to Public: \$23,235 in recordkeeping/reporting costs.

IV. Request for Comments

Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden (including hours and cost) of the proposed collection of information; (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 of this information collection; they also will become a matter of public record.

Dated: July 27, 2017.

Sarah Brabson,

NOAA PRA Clearance Officer.

[FR Doc. 2017-16194 Filed 8-1-17; 8:45 am]

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

Agency: National Oceanic and Atmospheric Administration (NOAA).

Title: Day 8 to 10 Forecast Focus Groups, Interviews and Survey.

OMB Control Number: 0648-xxxx.

Form Number(s): None.

Type of Request: Regular (request for a new information collection).

Number of Respondents: 775.

Average Hours per Response: Focus groups, 2 hours; interviews, 1 hour; survey, 30 minutes.

Burden Hours: 485.

Needs and Uses: The objective of the web-based focus groups, phone interviews, and online survey is to collect information on the current use of NOAA's National Weather Service (NWS) Weather Prediction Center (WPC) products, including probabilistic forecasts focusing on the 8 to 10 day timeframe, as well as forecast needs. The web-based focus groups and phone interviews will ask participants to explain their survey responses. This information will help create better 8 to 10 day weather forecast products used by the National Weather Service (NWS) to protect lives and property.

Affected Public: Individuals or households; business or other for-profit organizations.

Frequency: One time.

Respondent's Obligation: Voluntary.

This information collection request may be viewed at reginfo.gov. Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to OIRA_Submission@omb.eop.gov or fax to (202) 395-5806.

Dated: July 27, 2017.

Sarah Brabson,

NOAA PRA Clearance Officer.

[FR Doc. 2017-16189 Filed 8-1-17; 8:45 am]

BILLING CODE 3510-KE-P

DEPARTMENT OF COMMERCE

National Telecommunications and Information Administration

Submission for OMB Review; Comment Request

The Department of Commerce will submit to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act (44 U.S.C. Chapter 35).

Agency: National Telecommunications and Information Administration (NTIA).

Title: Submission of proposed information collection; Computer and Internet Use Supplement to the Census Bureau's Current Population Survey (CPS).

OMB Control Number: 0660-0021.

Form Number(s): None.

Type of Request: Regular submission (Revision of a currently approved collection).

Estimated Number of Respondents: 54,000 households.

Estimated Time per Response: 10 minutes.

Estimated Total Annual Burden Hours: 9,000.

Estimated Total Annual Cost to Public: \$0.

Needs and Uses: As the next installment of a decades-long series of data collections, NTIA proposes to add 66 questions to the U.S. Census Bureau's ("Bureau") November 2017 CPS to gather reliable data on computer and broadband (also known as high-speed Internet) use by U.S. households. President Trump has expressed support for broadband expansion in the United States, particularly in rural communities, stating an intention to include broadband in the \$1 trillion infrastructure plan the Administration is developing.¹ In addition, Secretary of Commerce Wilbur Ross has noted broadband's importance to the nation's future and its economic policy, including at his confirmation hearing in January 2017.²

To aid the Administration's plan to incorporate broadband in the upcoming infrastructure initiative and ensure the digital preparedness of the nation's current and future workforce, NTIA data will reveal consumers' changing demand for broadband, as well as their online activities. The information may inform decisions about the scope and scale of the needed infrastructure, particularly in remote and sparsely populated areas where broadband deployment may be difficult and costly. It may also shed light on opportunities to increase digital literacy and use among Americans who currently use the Internet sparingly, if at all. NTIA works with Congress, the Federal Communications Commission (FCC), and other stakeholders to develop and advance economic and regulatory policies that foster broadband deployment and adoption. Current, systematic, and comprehensive data on broadband use and non-use by U.S. households are critical to allow policymakers not only to gauge progress made to date, but also to identify problem areas with a specificity that

¹ See Remarks by President Trump on Agricultural Innovation in Cedar Rapids, IA (June 21, 2017) at <https://www.whitehouse.gov/the-press-office/2017/06/22/remarks-president-trump-agricultural-innovation-cedar-rapids-ia>. See also Remarks by President Trump in Listening Session with Members of Congress (Feb. 16, 2017) at <https://www.whitehouse.gov/the-press-office/2017/02/16/remarks-president-trump-listening-session-members-congress>.

² See Amir Nasr, *Here's What Ross Said About Tech Policy During His Confirmation Hearing*, Morning Consult (Jan. 18, 2017) at <https://morningconsult.com/2017/01/18/heres-ross-said-tech-policy-confirmation-hearing/>.

permits carefully targeted and cost effective responses.

The U.S. government's critical need for comprehensive broadband data continues to increase as high-speed Internet access and the skills to use the technology are becoming essential to Americans' daily lives and to the nation's economy. The U.S. Government Accountability Office, NTIA, and the FCC have all issued reports noting the importance of useful broadband adoption data for policymakers. Congress sought to address the paucity of such information in the Broadband Data Improvement Act in 2008 and the American Recovery and Reinvestment Act in 2009, and recent congressional action has highlighted the need for more accurate broadband data.³ Modifying the November 2017 CPS to include NTIA's requested information collection will enable the Commerce Department and NTIA to advance the Administration's infrastructure initiative, as well as to respond to congressional concerns and directives.

Since 1994, NTIA has sponsored 13 supplements to the CPS on the Internet and the shifting technologies consumers use for online access. The Census Bureau enjoys an outstanding reputation for data gathering and analysis based on its centuries of experience and its scientific methods. Coordinating NTIA's requested information collection on broadband usage with the Bureau's scheduled November 2017 CPS will significantly reduce the potential burdens on that agency and on surveyed households. The 66 questions to be added to the November 2017 CPS are comparable to the 61 questions that NTIA added to the July 2015 CPS.

Affected Public: Individuals and households.

Frequency: Once.

Respondent's Obligation: Voluntary.

This information collection request may be viewed at reginfo.gov. Follow the instructions to view Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this

notice to OIRA_Submission@omb.eop.gov or faxed to (202) 395-5806.

Sheleen Dumas,

Departmental PRA Lead, Office of the Chief Information Officer.

[FR Doc. 2017-16255 Filed 8-1-17; 8:45 am]

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Compliance Bulletin 2017-01: Phone Pay Fees

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Compliance bulletin.

SUMMARY: The Consumer Financial Protection Bureau (CFPB or Bureau) issues this Compliance Bulletin to provide guidance to covered persons and service providers regarding fee assessments for pay-by-phone services (phone pay fees) and the potential for violations of sections 1031 and 1036 of the Dodd-Frank Wall Street Reform and Consumer Protection Act's (Dodd-Frank Act) prohibition on engaging in unfair, deceptive, or abusive acts or practices (collectively, UDAAPs) when assessing phone pay fees. This Bulletin also provides guidance to debt collectors about compliance with the Fair Debt Collection Practices Act (FDCPA) when assessing phone pay fees.

This Bulletin summarizes the current law, highlighting relevant examples of conduct observed during supervisory examinations and enforcement investigations that may violate Federal consumer financial law. Whether conduct similar to the conduct described in this Bulletin violates these laws may depend on additional facts and analysis. The Bureau will closely review conduct related to phone pay fees for potential violations of Federal consumer financial laws.

DATES: The Bureau released this Compliance Bulletin on its Web site on July 27, 2017.

FOR FURTHER INFORMATION CONTACT: Chantal Hernandez, Attorney-Advisor, Office of Supervision Policy, 1700 G Street NW., 20552, (202) 435-7084.

SUPPLEMENTARY INFORMATION:

[1]. Compliance Bulletin

Across various consumer financial products and services, many entities provide consumers multiple payment options. For instance, many provide consumers the option of making payments over the phone by using an automated system or speaking with a live representative. Many entities also

provide consumers the option to make phone payments by using a credit card, debit card, or electronic check, or to have their payment expedited. A number of entities also use third-party service providers to handle and process the payments. State and Federal laws may restrict fees related to phone payments.¹ Entities are advised to review applicable laws to determine whether they may charge phone pay fees. In the course of its Supervision and Enforcement activities, the Bureau has identified conduct that may violate or risks violating Federal consumer financial laws relating to phone pay practices.

Report of Supervisory or Enforcement Findings

Examples of Conduct That May Violate or Risk Violating the Prohibition on UDAAPs

Under the Dodd-Frank Act, all covered persons or service providers are legally required to refrain from committing unfair, deceptive, or abusive acts or practices in violation of the Act. An act or practice is unfair when (i) it causes or is likely to cause substantial injury to consumers; (ii) the injury is not reasonably avoidable by consumers; and (iii) the injury is not outweighed by countervailing benefits to consumers or to competition.² An act or practice is deceptive when (i) the act or practice misleads or is likely to mislead the consumer; (ii) the consumer's interpretation is reasonable under the circumstances; and (iii) the misleading act or practice is material.³

Depending on the facts and circumstances, the following non-exhaustive list of examples of conduct related to phone pay fees may constitute UDAAPs or contribute to the risk of committing UDAAPs.⁴ Accordingly, the

¹ For example, as implemented by Regulation Z, a Credit CARD Act amendment to the Truth In Lending Act provides that for credit card accounts under an open-end consumer credit plan, a creditor (including a third party that collects, receives, or processes payments on behalf of a creditor) may not impose a separate fee to allow consumers to make a payment by any method (including telephone payments) unless the payment method involves an expedited service by a service representative of the creditor. See 15 U.S.C. 1637(l); 12 CFR 1026.10(e).

² Dodd-Frank Act §§ 1031, 1036, 12 U.S.C. 5531, 5536.

³ See CFPB Exam Manual at UDAAP 5 (noting that the standard for "deceptive" practices in the Dodd-Frank Act is informed by the standards for the same terms under Section 5 of the FTC Act).

⁴ The Bureau will also review whether phone pay fee conduct may violate the Dodd-Frank Act's prohibition on abusive acts or practices. An act or practice is abusive when it materially interferes with the ability of a consumer to understand a term or condition of a consumer financial product or service; or takes unreasonable advantage of (i) a consumer's lack of understanding of the material

³ See e.g., Dean Heller, U.S. Senator for Nevada, Heller, Manchin Introduce Bill to Expand Access to Rural Broadband (June 15, 2017) at <https://www.heller.senate.gov/public/index.cfm/pressreleases?ID=D1AC86C9-DAC4-43F1-B72D-E6CE577C3925>; U.S. House Energy and Commerce Committee, #SubCommTech Examines Further Challenges and Opportunities to Achieve Nationwide Broadband Coverage (June 21, 2017) at <https://energycommerce.house.gov/news-center/press-releases/subcommtech-examines-further-challenges-and-opportunities-achieve>.