

BUREAU OF CONSUMER FINANCIAL PROTECTION**[Docket No. CFPB-2017-0039]****Agency Information Collection Activities: Comment Request****AGENCY:** Bureau of Consumer Financial Protection.**ACTION:** Notice and request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is requesting approval for a new information collection, titled, “Web-Based Quantitative Testing of Point of Sale/ATM (POS/ATM) Overdraft Disclosure Forms”.

DATES: Written comments are encouraged and must be received on or before January 16, 2018 to be assured of consideration.

ADDRESSES: You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552.
- *Hand Delivery/Courier:* Consumer Financial Protection Bureau (Attention: PRA Office), 1275 First Street NE., Washington, DC 20002.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

FOR FURTHER INFORMATION CONTACT: Documentation prepared in support of this information collection request is available at www.regulations.gov. Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street NW., Washington, DC 20552, (202) 435-9575, or email: CFPB_PRA@cfpb.gov. *Please do not submit comments to this mailbox.*

SUPPLEMENTARY INFORMATION:

Title of Collection: Web-Based Quantitative Testing of Point of Sale/ATM (POS/ATM) Overdraft Disclosure Forms.

OMB Control Number: 3170-XXXX.

Type of Review: New Collection (Request for a New OMB Control Number).

Affected Public: Individuals or households.

Estimated Number of Respondents: 8,000.

Estimated Total Annual Burden Hours: 2,000.

Abstract: The Bureau seeks approval from the Office of Management and Budget (“OMB”) to conduct online testing of ATM/debit card overdraft disclosures with 8,000 individuals. This study is being undertaken under the Bureau’s authority under Title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”), Public Law 111-203 and the Electronic Fund Transfer Act (EFTA), Public Law 95-630. The testing will explore consumer comprehension and decision-making in response to overdraft disclosure forms. It will also explore financial product usage, behavioral traits, and other consumer characteristics that may interact with a consumer’s experiences with overdraft programs and related disclosure forms. The testing will be conducted with a sample of U.S. adults, with oversampling of respondents who have previously reported experience with overdraft fees.

Request for Comments: Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (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: November 8, 2017.

Darrin A. King,

Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.

[FR Doc. 2017-24699 Filed 11-14-17; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF EDUCATION**Meeting of the Historically Black Colleges and Universities Capital Financing Advisory Board**

AGENCY: Historically Black Colleges and Universities Capital Financing Board, Office of Postsecondary Education, U.S. Department of Education.

ACTION: Announcement of an open meeting.

SUMMARY: This notice sets forth the agenda, time, and location of an upcoming open meeting of the Historically Black Colleges and Universities Capital Financing Advisory Board (Board). Notice of this meeting is required by Section 10(a)(2) of the Federal Advisory Committee Act and is intended to notify the public of the opportunity to attend.

DATES: The Board meeting will be held on Saturday, December 2, 2017, 4:30 p.m.–7:30 p.m., Central Time, in White Rock Rooms 1–2, Level 5, Omni Hotel, 555 S. Lamar St., Dallas, TX 75202.

FOR FURTHER INFORMATION CONTACT: Adam H. Kissel, Deputy Assistant Secretary for Higher Education Programs and the Designated Federal Official for the Board, U.S. Department of Education, 400 Maryland Avenue SW., Washington, DC 20202; telephone: (202) 453-6808; email: Adam.Kissel@ed.gov.

SUPPLEMENTARY INFORMATION: *The Historically Black Colleges and Universities Capital Financing Advisory Board’s Statutory Authority and Function:* The Historically Black Colleges and Universities Capital Financing Advisory Board (Board) is authorized by Title III, Part D, Section 347 of the Higher Education Act of 1965, as amended in 1998 (20 U.S.C. 1066f). The Board is established within the Department of Education to provide advice and counsel to the Secretary and the designated bonding authority as to the most effective and efficient means of implementing construction financing on historically black college and university campuses and to advise Congress regarding the progress made in implementing the Historically Black Colleges and Universities Capital Financing Program (Program). Specifically, the Board will provide advice as to the capital needs of Historically Black Colleges and Universities, how those needs can be met through the Program, and what additional steps might be taken to improve the operation and implementation of the Program.

Meeting Agenda: The purpose of this meeting is to update the Board on