

HMS FMP pertaining to non-authorized gear types. Aside from the exemption described above, vessels fishing under an EFP would be subject to all other regulations implemented in the HMS

FMP, including measures to protect sea turtles, marine mammals, and seabirds. For up-to-date information on HMS EFPs, please visit NMFS West Coast Region’s “Status of Exempted Fishing

Permits” Web page ([http://www.westcoast.fisheries.noaa.gov/fisheries/migratory\\_species/status\\_exempted\\_permits.html](http://www.westcoast.fisheries.noaa.gov/fisheries/migratory_species/status_exempted_permits.html)).

TABLE 1—EFP APPLICATIONS RECOMMENDED FOR ISSUANCE BY THE COUNCIL  
[Council recommended EFPs]

Name	Date of council recommendation	Number of vessels
<b>Deep-Set Buoy Gear Applicants:</b>		
Lutoshkin, Aleksandr .....	September 2017 .....	1
Rynkevic, Ramunas .....	September 2017 .....	1
Sokolova, Tetyana .....	September 2017 .....	1
Ellis, Ron .....	September 2017 .....	1
Foster, John .....	September 2017 .....	1
Hall, John & Crivello, Frank III <sup>1</sup> .....	September 2017 .....	2
Porter, Joshua .....	September 2017 .....	1
Porter, Justin .....	September 2017 .....	2
Rasmussen, Andrew .....	September 2017 .....	1
Sidenko, Alexander .....	September 2017 .....	1
Tafoya, Mark .....	September 2017 .....	1
<b>Deep-Set Linked Buoy Gear Applicants:</b>		
Smith, Michael .....	September 2017 .....	2
Hall, John & Crivello, Frank III .....	September 2017 .....	2

<sup>1</sup> One application with both DSBG and DSLBG gear configurations and activities requested.

NMFS will consider all public comments submitted in response to this **Federal Register** Notice prior to issuance of any EFP. Additionally, NMFS will analyze the effects of issuing EFPs in accordance with the National Environmental Policy Act and NOAA’s Administrative Order 216–6, as well as for compliance with other applicable laws, including Section 7(a)(2) of the Endangered Species Act (16 U.S.C. 1531 *et seq.*), which requires the agency to consider whether the proposed action is likely to jeopardize the continued existence and recovery of any endangered or threatened species or result in the destruction or adverse modification of critical habitat.

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

Dated: November 13, 2017.

**Emily H. Menashes,**

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

[FR Doc. 2017–24882 Filed 11–15–17; 8:45 am]

**BILLING CODE 3510–22–P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**Fair Credit Reporting Act Disclosures**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice regarding charges for certain disclosures under the Fair Credit Reporting Act.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under the Fair Credit Reporting Act (FCRA) will remain unchanged at \$12.00, effective for 2018. The Bureau is required to increase the \$8.00 amount referred to in the FCRA on January 1 of each year, based proportionally on changes in the Consumer Price Index for All Urban Consumers (CPI–U), with fractional changes rounded to the nearest fifty cents. The CPI–U increased 53.11 percent between September 1997, when the FCRA amendments took effect, and September 2017. This increase in the CPI–U, and the requirement that any increase be rounded to the nearest fifty cents, result in a maximum allowable charge of \$12.00.

**DATES:** Effective January 1, 2018.

**FOR FURTHER INFORMATION CONTACT:** Monique Chenault, Paralegal Specialist, Office of Regulations, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552, at (202) 435–7700.

**SUPPLEMENTARY INFORMATION:** Section 612(f)(1)(A) of the Fair Credit Reporting Act (FCRA) provides that a consumer reporting agency may charge a consumer a reasonable amount for making a disclosure to the consumer pursuant to section 609 of the FCRA. Section 612(f)(1)(A) of the FCRA

provides that, where a consumer reporting agency is permitted to impose a reasonable charge on a consumer for making a disclosure to the consumer pursuant to section 609 of the FCRA, the charge shall not exceed \$8.00 and shall be indicated to the consumer before making the disclosure. Section 612(f)(2) of the FCRA states that the Bureau shall increase the \$8.00 maximum amount on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents. The Bureau’s calculations are based on the CPI–U, which is the most general Consumer Price Index and covers all urban consumers and all items.

Section 612(a) of the FCRA gives consumers the right to a free disclosure upon request once every 12 months. The maximum allowable charge established by this notice does not apply to requests made under that provision. The charge does apply when a consumer who orders a file disclosure has already received a free annual disclosure and does not otherwise qualify for an additional free disclosure.

The Bureau is using the \$8.00 amount set forth in section 612(f)(1)(A)(i) of the FCRA as the baseline for its calculation of the increase in the ceiling on reasonable charges for certain disclosures made under section 609 of the FCRA. Since the effective date of section 612(a) was September 30, 1997, the Bureau calculated the proportional increase in the CPI–U from September

<sup>1</sup> Public Law 111–203, 124 Stat. 1376 (2010), <https://www.treasury.gov/about/organizational-structure/offices/Documents/Dodd%20Frank%20Act.pdf>.

1997 to September 2017. The Bureau then determined what modification, if any, from the original base of \$8.00 should be made effective for 2018, given the requirement that fractional changes be rounded to the nearest fifty cents.

Between September 1997 and September 2017, the CPI-U increased by 53.11 percent from an index value of 161.2 in September 1997 to a value of 246.8 in September 2017. An increase of 53.11 percent in the \$8.00 base figure would lead to a figure of \$12.25. However, because the statute directs that the resulting figure be rounded to the nearest \$0.50, the maximum allowable charge is \$12.00. The Bureau therefore determines that the maximum allowable charge for the year 2018 will remain at \$12.00, effective January 1, 2018.

Dated: November 7, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2017-24855 Filed 11-15-17; 8:45 am]

**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Final Language Access Plan for the Consumer Financial Protection Bureau**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of final language access plan.

**SUMMARY:** Consistent with Executive Order 13166 (Aug. 11, 2000), the Consumer Financial Protection Bureau (Bureau or CFPB) is committed to providing persons with limited English proficiency (LEP) meaningful access to its programs and services. The Language Access Plan describes the Bureau's policy and how the Bureau's language access activities are implemented across the Bureau's operations, programs, and services.

**DATES:** This information is current as of November 13, 2017.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries or any additional information, please contact Monica Jackson, Office of the Executive Secretary, at 202-435-7275. For information about the Final Language Access Plan, please contact Meina Banh, Office of Financial Education, at 202-435-7892.

**SUPPLEMENTARY INFORMATION:**

### **I. Background**

The Dodd-Frank Wall Street Reform and Consumer Protection Act<sup>1</sup> (Dodd-Frank Act) established the Bureau of Consumer Financial Protection. Section 1021 of the Dodd-Frank Act provides that the purpose of the Bureau is to “implement, and where applicable, enforce Federal consumer financial law consistently for the purpose of ensuring that all consumers have access to markets for consumer financial products and services and that markets for consumer financial products and services are fair, transparent, and competitive.”<sup>2</sup>

Listening and responding to consumers is central to the Bureau's purpose of ensuring that all consumers have access to consumer financial products and services. Since its inception, the Bureau has provided consumers with numerous ways to make their voices heard. Consumers nationwide have engaged with the Bureau through public field hearings, listening events, roundtables, town halls, online through the Web site ConsumerFinance.gov, and through the Bureau's Office of Consumer Response. The Bureau has also sought input from a range of stakeholders, including financial educators, community-based organizations, financial institutions, and others about challenges that consumers face, effective approaches to overcoming those challenges, and what the Bureau can do to improve the financial decision-making process of consumers to help them better navigate the marketplace of financial products and services to reach their own goals.<sup>3</sup> This engagement informs the work of the Bureau.

This engagement would be incomplete without efforts to include limited English proficiency (LEP) persons. More than 65 million people, or about 21 percent of the U.S. population over the age of five, speak a language other than English at home.<sup>4</sup> Of this, more than 26 million people in the U.S. have limited proficiency in English.<sup>5</sup> Individuals are generally considered to have limited English

proficiency if they speak a language other than English at home and speak English less than “very well.”<sup>6</sup> Spanish is the most commonly spoken non-English language at home with approximately 40 million speakers.<sup>7</sup> Spanish speakers also constitute the largest share of the LEP population, followed by Chinese, Vietnamese, Korean, and Tagalog speakers. These five languages are spoken by more than 78 percent of LEP individuals. Studies by federal agencies and other stakeholders have highlighted that the receipt of materials in consumers' native languages is essential to increasing these consumers' knowledge about financial products and services.

The Federal Deposit Insurance Corporation's (FDIC) biennial survey on unbanked and underbanked households consistently shows that households where Spanish is the only language spoken were unbanked at five times the rate of households where Spanish is not the only language spoken.<sup>8</sup> The most recent survey found that 31 percent of Spanish-speaking households were unbanked compared to 6.5 percent of other households.<sup>9</sup> Nearly a third of Spanish-speaking households in the survey were underbanked,<sup>10</sup> compared to a fifth of other households. Household members who speak English as a second language, or who cannot read English, are particularly disadvantaged in their ability to review and understand financial documents and other important notifications.<sup>11</sup> The CFPB conducted research on the financial education needs of immigrants, including those with limited English proficiency.<sup>12</sup> The CFPB identified one of the challenges to be that many technical terms common to the U.S. financial system either do not have equivalent terms in languages

<sup>6</sup> See Paul Siegel et al., U.S. Census Bureau, Language Use and Linguistic Isolation: Historical Data and Methodological Issues (2001), <https://www.census.gov/srd/papers/pdf/ssm2007-02.pdf>.

<sup>7</sup> 2016 ACS Home Language Data.

<sup>8</sup> “Unbanked households” means that “no one in the household had a checking or savings account.” Susan Burhouse et al., FDIC, 2015 FDIC National Survey of Unbanked and Underbanked Households (2016), <https://www.fdic.gov/householdsurvey/2015/2015report.pdf>.

<sup>9</sup> Susan Burhouse et al., FDIC, 2015 FDIC National Survey of Unbanked and Underbanked Households Appendix Tables (2016), <https://www.fdic.gov/householdsurvey/2015/2015appendix.pdf>.

<sup>10</sup> “Underbanked” means having an account at an insured institution but also obtaining financial services and products outside of the banking system. See *id.* at 8 n.13.

<sup>11</sup> See *id.* at 8 n.14.

<sup>12</sup> CFPB, Financial Education Programs Serving Immigrant Populations (2016), <https://www.consumerfinance.gov/about-us/blog/immigrants-facing-unique-financial-challenges>.

<sup>2</sup> 12 U.S.C. 5511(a).

<sup>3</sup> CFPB, Feedback from the Financial Education Field (2013), [http://files.consumerfinance.gov/f/201305\\_cfpb\\_OFE-request-for-information-report.pdf](http://files.consumerfinance.gov/f/201305_cfpb_OFE-request-for-information-report.pdf).

<sup>4</sup> U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates, Language Spoken At Home by Ability to Speak English for the Population 5 Years and Over (“2016 ACS Home Language Data”), [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_5YR\\_B16001&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_B16001&prodType=table).

<sup>5</sup> *Id.*

<sup>6</sup> See Paul Siegel et al., U.S. Census Bureau,