

on August 12, 1968 contains those same restrictions, under which the airport has operated for 50 years. In an effort to make the airport more economically viable, the State of Montana and the Montana Department of Transportation (MDT) request the following deed restrictions be removed:

- Deed Restriction 1. “The State of Montana will use the lands herein conveyed for airport development.”: Requesting release of approximately 175 acres from this deed restriction in order to maintain financial viability by permitting possible development of these areas for non-airport development related purposes to generate new sources of income to operate and maintain the airport.

- Deed Restriction 6. “That all facilities of the airport developed with Federal aid and all those useable for landing and take-off of aircraft will be available at all times without charge for use by the Department of Agriculture and Interior in the conduct of its official business in common with other aircraft.”: Requesting release of all airport property from this deed restriction in order to maintain financial viability by being permitted to charge for substantial use by the Department of Agriculture and Department of Interior aircraft, in compliance with Grant Assurance 27.

- Deed Restriction 7. “That no commercial overnight facilities, such as motels, hotels, or private residences will be constructed on the property herein conveyed.”: Requesting release of approximately 65 acres from this deed restriction in order to maintain financial viability by permitting possible development of commercial overnight facilities and generate new sources of income to operate and maintain the airport. MDT understands that residential development is non-compliant with its federal grant assurances and has no intention of allowing private residences to be constructed on airport property.

- Deed Restriction 8. “That commercial advertising signs will be prohibited within the airport access road area.”: Requesting release of approximately 65 acres from this deed restriction in order to maintain financial viability by permitting possible development of commercial advertising signs within the airport access road area and generate new sources of income to operate and maintain the airport.

If the deed restrictions are released, prior to moving forward with any associated non-aeronautical development, MDT understands it will still be required to: Obtain a release from federal obligation to change the

designated use of the property from aeronautical to non-aeronautical use, comply with National Environmental Policy Act (NEPA), and undergo an aeronautical study through the 7460–1 process.

Any person may inspect, by appointment, the request in person at the FAA office listed above under **FOR FURTHER INFORMATION CONTACT**.

In addition, any person may, upon appointment and request, inspect the request to release deed restrictions and other documents germane to the request in person at the Yellowstone Airport.

Issued in Helena, Montana, on December 7, 2017.

**William C. Garrison,**

*Manager, Helena Airports District Office.*

[FR Doc. 2017–27420 Filed 12–19–17; 8:45 am]

**BILLING CODE 4910–13–P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Requirements: Information Collection Renewal; Submission for OMB Review; Debt Cancellation Contracts and Debt Suspension Agreements

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other federal agencies to take this opportunity to comment on a continuing information collection as required by the Paperwork Reduction Act of 1995 (PRA).

In accordance with the requirements of the PRA, the OCC may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number.

Currently, the OCC is soliciting comment concerning the renewal of an information collection titled “Debt Cancellation Contracts and Debt Suspension Agreements.” The OCC also is giving notice that it has sent the collection to OMB for review.

**DATES:** You should submit written comments by: January 19, 2018.

**ADDRESSES:** Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by email, if possible. Comments may be sent to: Legislative and Regulatory

Activities Division, Office of the Comptroller of the Currency, Attention: 1557–0224, 400 7th Street SW, Suite 3E–218, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465–4326 or by electronic mail to [prainfo@occ.treas.gov](mailto:prainfo@occ.treas.gov). You may personally inspect and photocopy comments at the OCC, 400 7th Street SW, Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649–6700 or, for persons who are deaf or hearing impaired, TTY, (202) 649–5597. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Additionally, please send a copy of your comments by mail to: OCC Desk Officer, 1557–0224, U.S. Office of Management and Budget, 725 17th Street NW, #10235, Washington, DC 20503 or by email to: [oir\\_submission@omb.eop.gov](mailto:oir_submission@omb.eop.gov).

**FOR FURTHER INFORMATION CONTACT:**

Shaquita Merritt, OCC Clearance Officer, (202) 649–5490 or, for persons who are deaf hearing impaired, TTY, (202) 649–5597, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501–3520), federal agencies must obtain approval from OMB for each collection of information they conduct or sponsor. “Collection of information” is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. The OCC is requesting that OMB extend its approval of the following collection.

*Title:* Debt Cancellation Contracts and Debt Suspension Agreements.

*OMB Control No.:* 1557–0224.

*Description:* Twelve U.S.C. 24(Seventh) authorizes a national bank (bank) to enter into Debt Cancellation Contracts (DCCs) and Debt Suspension Agreements (DSAs). Part 37 requires banks to disclose information about a DCC or a DSA using either a short or long form disclosure. The short form disclosure usually is made orally and

issued at the time a bank first solicits the purchase of a contract. The long form disclosure usually is made in writing and issued before the customer completes the purchase of the contract. There are special rules for transactions by telephone, solicitations using written mail inserts or “take one” applications, and electronic transactions. Part 37 provides two forms of disclosure that serve as models for satisfying the requirements of the rule. Use of the forms is not mandatory, and the regulation permits a bank to adjust the form and wording of its disclosures so long as it meets the applicable requirements. The requirements of part 37 enhance consumer protections for customers who purchase DCCs and DSAs from banks and ensure that banks offer these products in a safe and sound manner by requiring them to effectively manage their risk exposure.

### Section 37.6

Section 37.6 requires the form of the disclosures to be readily understandable and meaningful. The content of the short and long form may vary, depending on whether a bank elects to provide a summary of the conditions and exclusions in the long form disclosures or refer the customer to the pertinent paragraphs in the contract. For example, the short form disclosure requires a bank to instruct the customer to read carefully both the long form disclosures and the contract for a full explanation of the contract terms, while the long form gives a bank the option of either: (i) Summarizing the limitations; or (ii) advising the customer that a complete explanation of the eligibility requirements, conditions, and exclusions is available in the contract and identifying the paragraphs where the customer may find that information.

Section 37.6 and appendices A and B to part 37 require a bank to provide the following disclosures (summarized below), as appropriate:

- **Anti-tying (short and long form)**—A bank must inform the customer that purchase of the product is optional and that neither the bank’s decision whether to approve the loan nor the terms and conditions of the loan are conditioned on the purchase of a DCC or DSA.

- **Explanation of debt suspension agreement (long form)**—A bank must disclose that if a customer activates the agreement, the customer’s duty to pay the loan principal and interest is only suspended and the customer must fully repay the loan after the period of suspension has expired.

- **Amount of the fee (long form)**—A bank must make disclosures regarding the amount of the fee. The content of the

disclosure depends on whether the credit is open-end or closed-end. In the case of closed-end credit, the bank must disclose the total fee. In the case of open-end credit, the bank must either: (i) Disclose that the periodic fee is based on the account balance multiplied by a unit cost and provide the unit cost; or (ii) disclose the formula used to compute the fee.

- **Lump sum payment of fee (short and long form)**—A bank must disclose, where appropriate, that a customer has the option to pay the fee in a single payment or in periodic payments and adding the fee to the amount borrowed will increase the cost of the contract. This disclosure is not appropriate in the case of a DCC or DSA provided in connection with a home mortgage loan because the option to pay the fee in a single payment is not available in that case.

- **Lump sum payment of fee with no refund (short and long form)**—A bank must disclose that the customer has the option to choose a contract with or without a refund provision. This disclosure must also state that the prices of refund and no-refund products are likely to differ.

- **Refund of fee paid in lump sum (short and long form)**—If a bank permits a customer to pay the fee in a single payment and add the fee to the amount borrowed, the bank must disclose its cancellation policy. The disclosure informs the customer of the bank’s refund policy, as applicable, *i.e.*, that the DCC or DSA may be: (i) Canceled at any time for a refund; (ii) cancelled within a specified number of days for a full refund; or (iii) cancelled at any time with no refund.

- **Whether use of a credit line is restricted (long form)**—A bank must inform a customer if the customer’s activation of the contract would prohibit the customer from incurring additional charges or using the credit line.

- **Termination of a DCC or DSA (long form)**—If termination is permitted during the life of the loan, a bank must include an explanation of the circumstances under which a customer or the bank may terminate the contract.

- **Additional disclosures (short form)**—A bank must inform consumers that it will provide additional information before the customer is required to pay for the product.

- **Eligibility requirements, conditions, and exclusions (short and long form)**—A bank must describe any material limitations relating to the DCC or DSA.

### Section 37.7

Section 37.7 requires a bank to obtain a customer’s written affirmative election

to purchase a contract and written acknowledgment of receipt of the disclosures required by § 37.6. The section further provides that the election and acknowledgment must be conspicuous, simple, direct, readily understandable, and designed to call attention to their significance. Pursuant to § 37.7(b), if the sale of the contract occurs by telephone, the customer’s affirmative election to purchase and acknowledgment of receipt of the required short form may be made orally, provided the bank: (i) Maintains sufficient documentation to show that the customer received the short form disclosures and then affirmatively elected to purchase the contract; (ii) mails the affirmative written election and written acknowledgment, together with the long form disclosures required by § 37.6, to the customer within 3 business days after the telephone solicitation and maintains sufficient documentation to show it made reasonable efforts to obtain the documents from the customer; and (iii) permits the customer to cancel the purchase of the contract without penalty within 30 days after the bank has mailed the long form disclosures to the customer.

Pursuant to § 37.7(c), if the DCC or DSA is solicited through written materials such as mail inserts or “take one” applications and the bank provides only the short form disclosures in the written materials, then the bank shall mail the acknowledgment, together with the long form disclosures, to the customer. The bank may not obligate the customer to pay for the contract until after the bank has received the customer’s written acknowledgment of receipt of disclosures, unless the bank takes certain steps, maintains certain documentation, and permits the customer to cancel the purchase within 30 days after mailing the long form disclosures to the customer. Section 37.6(d) permits the customer’s affirmative election and acknowledgment to be made electronically.

*Type of Review:* Regular.

*Affected Public:* Businesses or other for-profit.

*Number of Respondents:* 1,300.

*Total Annual Burden Hours:* 31,200 hours.

The OCC issued a notice for 60 days of comment regarding this collection, 82 FR 44875. No comments were received. Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information shall have practical utility;

(b) The accuracy of the OCC's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: December 14, 2017.

**Karen Solomon,**

*Acting Senior Deputy Comptroller and Chief Counsel, Office of the Comptroller of the Currency.*

[FR Doc. 2017-27328 Filed 12-19-17; 8:45 am]

**BILLING CODE 4810-33-P**

## DEPARTMENT OF VETERANS AFFAIRS

### Advisory Committee on the Readjustment of Veterans, Notice of Meeting

The Department of Veterans Affairs (VA) gives notice under the Federal Advisory Committee Act that a meeting of the Advisory Committee on the Readjustment of Veterans will be held February 6, 7, and 8, 2018. All meeting sessions will be conducted at the Department of Veterans Affairs National Headquarters, located at 810 Vermont Avenue NW, Conference Room 530, Washington, DC, 20420. The meetings will begin at 8:00 a.m. and adjourn at 4:30 p.m. The meetings are open to the public.

The purpose of the Committee is to review the post-war readjustment needs of combat-theater Veterans and to evaluate the availability, effectiveness and coordination of VA programs available to meet Veterans' readjustment service needs.

The agenda for Tuesday February 6 will feature meetings with VA and the Veterans Health Administration (VHA) senior leadership to review the general values, strategic priorities and current perspectives on Veterans' physical health and psychosocial welfare. The day's agenda will also include briefings from the Readjustment Counseling Service (RCS) Chief Officer regarding the current activities of the RCS Vet Centers to include the full scope of outreach and readjustment counseling being provided to combat-theater Veterans, Service members and their families. The briefing will also provide a status report regarding the RCS

organizational transition to a single point of service within the general organizational transformation of VHA.

On Wednesday February 7, the Committee will focus on VA mental health services and best practices for coordinating VA mental health services with RCS readjustment counseling services to better serve the combat-theater Veteran population. To this end Committee members will receive briefings from VA's mental health leadership on the types and distribution of psychiatric disorders currently being presented by Operation Iraqi Freedom/ Operation Enduring Freedoms Veterans and the various treatment regimens provided for their care inclusive of psychotherapy and psychopharmacology. VA Mental Health and RCS leadership will additionally present on the collaborative activities currently underway between RCS and the Office of Mental Health and Suicide Prevention to achieve life-saving outcomes for at risk combat-theater Veterans and Service members.

On Thursday February 8, the Committee will engage in strategic round table discussions with various other VHA program officials to review the objectives and anticipated outcomes for developing a "Veterans Engagement Subcommittee". This project is being initiated through collaborative partnership between RCS and the National Center for Post-Traumatic Stress Disorder (NC/PTSD) to strengthen the collaborative ties between the RCS and the NC/PTSD, to improve VA services and products through Veteran consumer feedback and to provide greater public awareness of VA and its achievements through quality services to Veterans and families.

In addition, the agenda will include time for Committee strategic planning focused on its annual operations priorities for 2018 and the strategic perspectives for developing its 19th annual report to Congress.

No time will be allocated at this meeting for receiving oral presentations from the public. However, members of the public may direct written questions or submit prepared statements for review by the Committee before the meeting to Mr. Charles M. Flora, M.S.W., Designated Federal Officer, Readjustment Counseling Service, Department of Veterans Affairs, 810 Vermont Avenue NW, Washington, DC 20420. Because the meeting will be in a Government building, please provide valid photo identification for check-in. Please allow 15 minutes before the meeting for the check-in process. If you plan to attend or have questions concerning the meeting, contact Mr.

Flora at (202) 461-6525 or via email at [charles.flora@va.gov](mailto:charles.flora@va.gov).

Dated: December 15, 2017.

**Jelessa M. Burney,**

*Federal Advisory Committee Management Office.*

[FR Doc. 2017-27378 Filed 12-19-17; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF VETERANS AFFAIRS

### Publication of the Date on Which All Amounts Deposited in the Veterans Choice Fund Will Be Exhausted

**AGENCY:** Department of Veterans Affairs.

**ACTION:** Notice.

**SUMMARY:** The Veterans Access, Choice, and Accountability Act of 2014, Public Law 113-146, as amended, directs the Department of Veterans Affairs (VA) to publish in the **Federal Register** the date on which the Secretary will have exhausted all amounts deposited in the Veterans Choice Fund. This **Federal Register** Notice is VA's publication of this date.

**FOR FURTHER INFORMATION CONTACT:** Joseph Duran, Director, Policy and Planning (10D1A1), Veterans Health Administration, Department of Veterans Affairs, 810 Vermont Avenue NW, Washington, DC 20420, (303) 372-4629. This is not a toll free number.

**SUPPLEMENTARY INFORMATION:** The Veterans Access, Choice, and Accountability Act of 2014, Public Law 113-146, as amended, (the Act), section 802, established the Veterans Choice Fund to be used by the Secretary of Veterans Affairs to carry out the Veterans Choice Program established by section 101 of the Act. Pursuant to sections 101(p)(1) and (2) of the Act, the Secretary may not furnish care and services under the Veterans Choice Program after the date on which the Secretary has exhausted all amounts deposited in the Veterans Choice Fund. Section 101(p)(3) of the Act directs, not later than 30 days prior, VA to publish this date in the **Federal Register** and on an internet website of the Department available to the public. Based on current data, VA believes it will have exhausted the amount that was deposited in the Veterans Choice Fund no earlier than January 2, 2018; however, due to the unique nature of health care and the variability in health care costs, the amounts in the Fund could last as long as January 16, 2018. This information can be found on the internet at <http://www.va.gov/opa/choiceact/index.asp>. VA will update the website if it determines based on the most current