

**FOR FURTHER INFORMATION CONTACT:**

Kathleen Oram, Acting Assistant Legal Counsel, Office of Legal Counsel, Equal Employment Opportunity Commission, 131 M Street NE, Washington, DC 20507, (202) 663-4681 (voice) or (202) 663-4494 (TTY), or Erin Norris, Senior Attorney, Office of Legal Counsel, Equal Employment Opportunity Commission, 129 W Trade Street, Charlotte, NC 28202, (704) 954-6491 (voice). Requests for this notice in an alternative format should be made to the Office of Communications and Legislative Affairs at (202) 663-4191 (voice) or (202) 663-4494 (TTY).

**SUPPLEMENTARY INFORMATION:** The Equal Employment Opportunity Commission (EEOC) enforces Title VII of the Civil Rights Act of 1964 (Title VII), Title I of the Americans with Disabilities Act (ADA), and Title II of the Genetic Information Nondiscrimination Act of 2008 (GINA), which collectively prohibit discrimination on the basis of race, color, religion, sex, national origin, disability, or genetic information. Section 709(c) of Title VII, section 107(a) of the ADA, and section 207(a) of GINA authorize the EEOC to issue recordkeeping and reporting regulations that are deemed reasonable, necessary or appropriate. EEOC has promulgated recordkeeping regulations under those authorities that are contained in 29 CFR part 1602 *et seq.* Those regulations do not require the creation of any particular records but generally require employers to preserve any personnel and employment records they make or keep for a period of one year. The EEOC seeks extension of the recordkeeping requirement in these regulations without change.

Pursuant to the Paperwork Reduction Act of 1995, and OMB regulation 5 CFR 1320.8(d)(1), the Commission solicits public comment to enable it to:

- (1) Evaluate whether the proposed collection of information is necessary for the proper performance of the Commission's functions, including whether the information will have practical utility;
- (2) Evaluate the accuracy of the Commission's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;
- (3) Enhance the quality, utility, and clarity of the information to be collected; and
- (4) Minimize the burden of the collection of information on those who are to respond, including the use of appropriate, or other technological collection techniques or other forms of information technology, *e.g.*, permitting electronic submission of responses.

**Overview of Current Information Collection**

*Collection Title:* Recordkeeping under Title VII, the ADA, and GINA.

*OMB Number:* 3046-0040.

*Description of Affected Public:*

Employers with 15 or more employees are subject to Title VII, the ADA, and GINA.

*Number of Respondents:* 961,709.

*Number of Reports Submitted:* 0.

*Estimated Burden Hours:* 37,264 hours.

*Cost to Respondents:* \$0.

*Federal Cost:* None.

*Number of Forms:* None.

*Abstract:* Section 709(c) of Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. 2000e-8(c), section 107(a) of the ADA, 42 U.S.C. 12117(a), and section 207(a) of GINA, 42 U.S.C. 2000ff-6(a), require the Commission to establish regulations pursuant to which employers subject to those Acts shall make and preserve certain records to assist the EEOC in assuring compliance with the Acts' nondiscrimination in employment requirements. This is a recordkeeping requirement. Any of the records maintained which are subsequently disclosed to the EEOC during an investigation are protected from public disclosure by the confidentiality provisions of section 706(b) and 709(e) of Title VII which are also incorporated by reference into the ADA at section 107(a) and GINA at section 207(a).

*Burden Statement:* The estimated number of respondents subject to this recordkeeping requirement is 961,709 employers. An employer subject to the recordkeeping requirement in 29 CFR part 1602 must retain all personnel or employment records made or kept by that employer for one year, and must retain any records relevant to charges of discrimination filed under Title VII, the ADA, or GINA until final disposition of those matters, which may be longer than one year. This recordkeeping requirement does not require reports or the creation of new documents, but merely requires retention of documents that an employer has already made or kept in the normal course of its business operations. Thus, existing employers bear no burden under this analysis, because their systems for retaining personnel and employment records are already in place. Newly formed firms may incur a small burden when setting up their data collection and retention systems to ensure compliance with EEOC's recordkeeping requirements. We assume some effort and time must be expended by employers to familiarize themselves with the Title VII, ADA, and

GINA recordkeeping requirements and explain those requirements to the appropriate staff. We estimate that 30 minutes would be needed for this one-time familiarization process. Using 2015 data from the Small Business Administration, we estimate that there are 74,528 firms that would incur this start-up burden.<sup>1</sup> Assuming a 30-minute burden per firm, the total annual hour burden is 37,264 hours (.5 hour × 74,528 = 37,264).

For the Commission.

Dated: February 13, 2018.

**Victoria A. Lipnic,**  
*Acting Chair.*

[FR Doc. 2018-03427 Filed 2-16-18; 8:45 am]

**BILLING CODE 6570-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION****Agency Information Collection Activities: Submission for OMB Review; Comment Request (3064-0082)**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** 30-Day notice and request for comment.

**SUMMARY:** The Federal Deposit Insurance Corporation (FDIC) will submit the following information collection request to the Office of Management and Budget (OMB) for review and approval in accordance with the Paperwork Reduction Act of 1995. The proposed information collection was previously published in the **Federal Register** on December 7, 2017, allowing for a 60-day comment period.

**DATES:** Comments are encouraged and will be accepted for an additional 30 days until March 22, 2018.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal>.
- [Email: comments@fdic.gov](mailto:comments@fdic.gov). Please include the name and OMB control number of the relevant information collection in the subject line of the message.
- *Mail:* Manny Cabeza, Counsel, Room MB-3007, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

<sup>1</sup> Source: U.S. Small Business Administration: Statistics of U.S. Business, Release Date 1/2017. (<https://www.sba.gov/advocacy/firm-size-data>). *Select U.S. Static Data, U.S. Data and combines estimates from private employment, public sector, colleges and universities, and referral unions.*



## IMPLEMENTATION (ONE-TIME) BURDEN ESTIMATE—Continued

	Obligation to respond/type of burden	Estimated number of respondents <sup>1</sup>	Estimated average number of credit accounts	Frequency of response	Number of responses	Estimated time per response (minutes)	Total estimated annual burden (hours)
<b>Ongoing Burden Estimate</b>							
<b>Open-End Credit Products</b>							
<b>• Not Home-Secured Open-End Credit Plans</b>							
○ <b>General Disclosure Rules for Not Home-Secured Open-End Credit Plans</b>							
Credit and Charge Card Applications and Solicitations (1026.60).	Mandatory Disclosure .....	634	N/A	1	634	480.00	5,072
Account Opening Disclosures (1026.6(b)) ...	Mandatory Disclosure .....	634	N/A	1	634	720.00	7,608
Periodic Statements (1026.7(b)) .....	Mandatory Disclosure .....	634	N/A	12	7,608	480.00	60,864
Annual Statement of Billing Rights (1026.9(a)(1)).	Mandatory Disclosure .....	317	N/A	1	317	480.00	2,536
Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Voluntary Disclosure .....	317	N/A	12	3,804	480.00	30,432
Change in Terms Disclosures (1026.9(b) through (h)).	Mandatory Disclosure .....	634	N/A	1	634	480.00	5,072
○ <b>Credit and Charge Card Provisions</b>							
Timely Settlement of Estate Debts (1026.11(c)(2)).	Mandatory Disclosure .....	634	428	1	271,352	5.00	22,613
Ability to Pay (1026.51) .....	Mandatory Recordkeeping ...	634	N/A	1	634	720.00	7,608
College Student Credit Annual Report (1026.57(d)).	Mandatory Reporting .....	634	N/A	1	634	480.00	5,072
Submission of Credit Card Agreements (1026.58(c)).	Mandatory Reporting .....	634	N/A	4	2,536	180.00	7,608
Internet Posting of Credit Card Agreements (1026.58(d)).	Mandatory Disclosure .....	634	N/A	4	2,536	360.00	15,216
Individual Credit Card Agreements (1026.58(e)).	Mandatory Disclosure .....	634	125	1	79,250	15.00	19,813
<b>• Home Equity Open-End Credit Plans (HELOC)</b>							
○ <b>General Disclosure Rules for HELOCs</b>							
Application Disclosures (1026.40) .....	Mandatory Disclosure .....	2,717	N/A	1	2,717	720.00	32,604
Account Opening Disclosures (1026.6(a)) ...	Mandatory Disclosure .....	2,717	N/A	1	2,717	720.00	32,604
Periodic Statements (1026.7(a)) .....	Mandatory Disclosure .....	2,717	N/A	1	2,717	480.00	21,736
Annual Statement of Billing Rights (1026.9(a)(1)).	Mandatory Disclosure .....	2,717	N/A	1	2,717	480.00	21,736
Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Voluntary Disclosure .....	2,717	N/A	1	2,717	480.00	21,736
Change in Terms Disclosures (1026.9(b) through (h)).	Mandatory Disclosure .....	2,717	N/A	1	2,717	480.00	21,736
Notice to Restrict Credit (1026.9(c)(1)(iii); .40(f)(3)(i) and (vi)).	Mandatory Disclosure .....	2,717	N/A	1	2,717	120.00	5,434
<b>• All Open-End Credit Plans</b>							
Error Resolution (1026.13) .....	Mandatory Disclosure .....	3,624	2,963	1	10,737,912	1.0	178,965
<b>• Closed-End Credit Products</b>							
<b>• General Rules for Closed-End Credit</b>							
Other than Real Estate, Home-Secured and Private Education Loans (1026.17 and .18).	Mandatory Disclosure .....	1	N/A	1	1	720.00	12
<b>• Closed-End Mortgages</b>							
○ <b>Application and Consummation</b>							
Loan Estimate (1026.19(e); and .37) .....	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024
Closing Disclosure (1026.19(f); and .38) .....	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024
Record Retention of Disclosures (1026.19(e), (f); .37; and .38).	Mandatory Recordkeeping ...	3,628	N/A	1	3,628	18.00	1,088
○ <b>Post-Consummation Disclosures</b>							
Interest Rate and Payment Summary (1026.18(s)).	Mandatory Disclosure .....	3,628	N/A	1	3,628	2,400.00	145,120
No Guarantee to Refinance Statement (1026.18(t)).	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024
ARMs Rate Adjustments with Payment Change Disclosures (1026.20(c)).	Mandatory Disclosure .....	3,628	N/A	1	3,628	90.00	5,442
Initial Rate Adjustment Disclosure for ARMs (1026.20(d)).	Mandatory Disclosure .....	3,628	N/A	1	3,628	120.00	7,256
Escrow Cancellation Notice (1026.20(e)) ...	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024

IMPLEMENTATION (ONE-TIME) BURDEN ESTIMATE—Continued

	Obligation to respond/type of burden	Estimated number of respondents <sup>1</sup>	Estimated average number of credit accounts	Frequency of response	Number of responses	Estimated time per response (minutes)	Total estimated annual burden (hours)
Periodic Statements (1026.41) .....	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024
○ Ability to Repay Requirements							
Minimum Standards (1026.43(c) through (f))	Mandatory Recordkeeping ...	3,628	926	1	3,359,528	15.00	839,882
Prepayment Penalties (1026.43(g)) .....	Mandatory Disclosure .....	3,628	16	1	58,048	12.00	11,610
<b>Mortgage Products (Open and Closed-End)</b>							
• Mortgage Servicing Disclosures							
○ Payoff Statements							
Payoff Statements (1026.36(c)(3)) .....	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,024
○ Notice of Sale or Transfer							
Notice of Sale or Transfer (1026.39) .....	Mandatory Disclosure .....	3,628	N/A	1	3,628	480.00	29,204
• Valuation Independence							
○ Mandatory Reporting							
Reporting Appraiser Noncompliance (1026.42(g)).	Mandatory Reporting .....	3,628	1	1	3,628	10.00	605
<b>Reverse and High-Cost Mortgages</b>							
• Reverse Mortgages							
○ Reverse Mortgage Disclosures							
Reverse Mortgage Disclosures (1026.31(c)(2) and .33).	Mandatory Disclosure .....	14	N/A	1	14	1,440.00	336
• High-Cost Mortgage Loans							
○ HOEPA Disclosures and Notice							
HOEPA Disclosures and Notice (1026.32(c))	Mandatory Disclosure .....	3,628	N/A	1	3,628	14.00	847
<b>Private Education Loans</b>							
• Initial Disclosures							
○ Application and Solicitation Disclosures							
Application or Solicitation Disclosures (1026.47(a)).	Mandatory Disclosure .....	3,561	N/A	1	3,561	3,600.00	213,660
○ Approval Disclosures							
Approval Disclosures (1026.47(b)) .....	Mandatory Disclosure .....	3,561	N/A	1	3,561	3,600.00	213,660
○ Final Disclosures							
Final Disclosures (1026.47(c)) .....	Mandatory Disclosure .....	3,561	N/A	1	3,561	3600.00	213,660
<b>Advertising Rules</b>							
• All Credit Types							
○ Open-End Credit							
Open-End Credit (1026.16) .....	Mandatory Disclosure .....	3,624	5	1	18,120	20.00	6,040
○ Closed-End Credit							
Closed-End Credit (1026.24) .....	Mandatory Disclosure .....	3,628	5	1	18,140	20.00	6,047
<b>Record Retention</b>							
• Evidence of Compliance							
Regulation Z in General (1026.25) .....	Mandatory Recordkeeping ...	3,652	N/A	1	3,652	18.00	1,096
Total Estimated Ongoing Burden .....	.....	.....	.....	.....	.....	.....	2,395,594
Total Estimated Annual Burden .....	.....	.....	.....	.....	.....	.....	2,395,630

<sup>1</sup> FDIC estimates that all existing FDIC-supervised institutions have implemented the policies and procedures required by Regulation Z and will only face the estimated ongoing (transaction) burdens reflected in the Ongoing Burden Estimate table. The respondent count of 1 is intended as a placeholder for the associated burden estimate to account for any institution(s) that may become subject to the information collection requirements in the future.

Dated at Washington, DC, this 14th day of February 2018.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
*Executive Secretary.*

[FR Doc. 2018-03426 Filed 2-16-18; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than March 14, 2018.

*A. Federal Reserve Bank of Kansas City* (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Almena Investments, LLC.*, Almena, Kansas; to become a bank holding company by acquiring 100 percent of the voting shares of Almena State Bank, Almena, Kansas.

Board of Governors of the Federal Reserve System, February 14, 2018.

**Ann Misback,**  
*Secretary of the Board.*

[FR Doc. 2018-03391 Filed 2-16-18; 8:45 am]

**BILLING CODE P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Sunshine Act; Notice of Board Member Meeting

#### Agenda

Federal Retirement Thrift Investment Board Meeting Agenda, February 26, 2018, In Person, 8:30 a.m.

#### Open Session

1. Approval of the minutes for the January 22, 2018 Board Meeting
2. Monthly Reports
  - (a) Participant Activity
  - (b) Investment Performance
  - (c) Legislative
3. Quarterly Reports
  - (d) Metrics
  - (e) Project Activity
4. Contact Centers
5. OERM Annual Report
6. OTS Annual Report
7. FISMA
8. FISMA—OTS
9. Blended Retirement Update

#### Closed Session

Information covered under 5 U.S.C. 552b(c)(9)(B).

#### Adjourn

**CONTACT PERSON FOR MORE INFORMATION:** Kimberly Weaver, Director, Office of External Affairs, (202) 942-1640.

Dated: February 15, 2018.

**Megan Grumbine,**  
*General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2018-03554 Filed 2-15-18; 4:15 pm]

**BILLING CODE 6760-01-P**

## FEDERAL TRADE COMMISSION

[Docket No. 9374]

### Louisiana Real Estate Appraisers Board Oral Argument Before the Commission

**AGENCY:** Federal Trade Commission.

**ACTION:** Oral argument; open meeting.

**SUMMARY:** The Federal Trade Commission (“FTC” or “Commission”) will meet on Thursday, February 22, 2018, in Room 532 of the FTC Building for an Oral Argument In the Matter of Louisiana Real Estate Appraisers Board. The public is invited to attend and observe the open portion of the meeting, which is scheduled to begin at 2:00 p.m. The remainder of the meeting will be closed to the public.

**DATES:** Oral argument is scheduled for February 22, 2018 at 2:00 p.m.

**ADDRESSES:** Federal Trade Commission Building, 600 Pennsylvania Avenue NW, Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Donald S. Clark, Secretary, Office of the Secretary, 600 Pennsylvania Avenue NW, Washington, DC 20580, 202-326-2515.

#### SUPPLEMENTARY INFORMATION:

##### Open Meeting

(1) Oral Argument In the Matter of Louisiana Real Estate Appraisers Board, Docket No. 9374.

##### Closed Meeting

(2) Executive Session to follow Oral Argument In the Matter of Louisiana Real Estate Appraisers Board, Docket No. 9374.

##### Record of Commission’s Vote

On February 6, 2018, Commissioners Ohlhausen and McSweeney were recorded as voting in the affirmative to close Matter Number Two, and to withhold from this meeting notice such information as is exempt from disclosure under 5 U.S.C. 552b(c).

##### Commission’s Explanation of Closing

The Commission has determined that Matter Number Two may be closed under 5 U.S.C. 552b(c)(10), and that the public interest does not require the matter to be open.

##### General Counsel Certification

The General Counsel has certified that Matter Number Two may properly be closed, citing the following relevant exemptive provision: 5 U.S.C. 552b(c)(10).

##### Expected Attendees

Expected to attend the closed meeting are the Commissioners themselves, an advisor to one of the Commissioners, and such other Commission staff as may be appropriate.

By direction of the Commission.

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 2018-03410 Filed 2-16-18; 8:45 am]

**BILLING CODE 6750-01-P**