

has been delegated the authority to issue regulations and Letters of Authorizations allowing the take of marine mammals incidental to specified activities.

The NDAA (Pub. L. 108–136) removed the “small numbers” and “specified geographical region” limitations indicated above and amended the definition of “harassment” as it applies to a “military readiness activity” to read as follows (Section 3(18)(B) of the MMPA): “(i) Any act that injures or has the significant potential to injure a marine mammal or marine mammal stock in the wild (Level A harassment); or (ii) Any act that disturbs or is likely to disturb a marine mammal or marine mammal stock in the wild by causing disruption of natural behavioral patterns, including, but not limited to, migration, surfacing, nursing, breeding, feeding, or sheltering, to a point where such behavioral patterns are abandoned or significantly altered (Level B Harassment).”

An authorization for incidental taking shall be granted if NMFS finds that the taking will have a negligible impact on the species or stock(s); will not have an unmitigable adverse impact on the availability of the species or stock(s) for subsistence uses (where relevant); and, if the permissible methods of taking and requirements pertaining to the mitigation, monitoring and reporting of such takings are set forth. NMFS has defined “negligible impact” in 50 CFR 216.103 as “an impact resulting from the specified activity that cannot be reasonably expected to, and is not reasonably likely to, adversely affect the species or stock through effects on annual rates of recruitment or survival.”

Regulations governing the taking of individuals of two species of marine mammals, by Level A and Level B harassment, incidental to Eglin AFB testing and training activities in the EGTTR are valid from February 13, 2018 through February 12, 2023 and are codified at 50 CFR part 218, subpart G. The regulations include mitigation, monitoring, and reporting requirements. Pursuant to those regulations, NMFS issued a five-year LOA on February 8, 2018. For detailed information on this action, please refer to the February 8, 2018 **Federal Register** notice (83 FR 5545) and 50 CFR part 218, subpart G.

Summary of Request

On April 15, 2017, NMFS received a request for regulations from Eglin AFB for the taking of marine mammals incidental to testing and training activities in the EGTTR (defined as the area and airspace over the Gulf of Mexico controlled by Eglin AFB,

beginning at a point three nautical miles (NM) off the coast of Florida) for a period of five years. On August 24, 2017, we published a notice of receipt of Eglin AFB’s application in the **Federal Register** (82 FR 40141), requesting comments and information for thirty days related to Eglin AFB’s request. We subsequently published a notice of proposed rulemaking in the **Federal Register** on December 27, 2017 (82 FR 61372), again requesting public comments. To support issuance of the LOA, NMFS adopted the USAF’s 2015 *Eglin Gulf Test and Training Range Environmental Assessment* and issued a Finding of No Significant Impact (FONSI) on February 2, 2018. The final rule (83 FR 5545, February 8, 2018) and Eglin AFB’s EA include a complete description of the specified training activities incidental to which NMFS is authorizing take of marine mammals. Air-to-surface exercises involving surface and subsurface live munition detonations are the stressors most likely to result in impacts on marine mammals that could rise to the level of harassment.

Authorization

We have issued a LOA to Eglin AFB authorizing the take of marine mammals, by harassment, incidental to testing and training activities on the EGTTR. The level and type of take authorized by the LOA is the same as the level and type of take analyzed in and covered by the final rule (83 FR 5545, February 8, 2018). Take by mortality or serious injury is not anticipated or authorized. Take of marine mammals will be minimized through implementation of mitigation and monitoring measures, including: Mission delay during live ordnance mission activities if protected species, large schools of fish, or large flocks of birds are observed feeding at the surface within the zone of influence; mission delay if daytime weather and/or sea conditions preclude adequate monitoring for detecting marine mammals and other marine life; aborting activities for remainder of day if one or more sperm or baleen whales are detected during pre-mission monitoring activities; and ramp-up procedures will be implemented for gunnery operations. Eglin AFB is required to also comply with monitoring and reporting measures under 50 CFR 218.65 which includes use of vessel-based monitoring, aerial-based monitoring and video-based monitoring via live high-definition video feed; employment of marine mammal monitors who have completed Eglin’s Marine Species Observer Training; and

submission of monitoring reports that will record all occurrences of marine mammals and any behavior or behavioral reactions observed, any observed incidents of injury or behavioral harassment, and any required mission delays. Additionally, the rule and LOA include an adaptive management component that allows for timely modification of mitigation or monitoring measures based on new information, when appropriate. For full details on the mitigation, monitoring, and reporting requirements, please refer to the final rule (83 FR 5545; February 8, 2018).

Issuance of the LOA is based on findings, described in the preamble to the final rule, that the total taking of marine mammals incidental to the testing and training activities in the EGTTR will have a negligible impact on the affected marine mammal species or stocks and will not have an unmitigable adverse impact on the availability of such species or stocks for taking for subsistence purposes.

The LOA will remain valid through February 12, 2023, provided Eglin AFB remains in conformance with the conditions of the regulations and the LOA, including the mitigation, monitoring, and reporting requirements described in 50 CFR part 218, subpart G and the LOA.

Dated: February 28, 2018.

Donna Wieting,

*Director, Office of Protected Resources,
National Marine Fisheries Service.*

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Community Bank Advisory Council Meeting

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice of public meeting.

SUMMARY: Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Community Bank Advisory Council (CBAC or Council) of the Consumer Financial Protection Bureau (Bureau or CFPB). The notice also describes the functions of the Council.

DATES: The meeting date is Thursday, March 22, 2018, 9:00 a.m. to 12:00 p.m.; 1:15 p.m. to 3:30 p.m. eastern daylight time. The CBAC Card, Payment, and Deposits Markets Subcommittee, CBAC Consumer Lending Subcommittee, and

CBAC Mortgages and Small Business Lending Markets Subcommittee will take place on Thursday, March 22, 2018, 1:15 p.m. to 2:15 p.m. eastern daylight time.

ADDRESSES: The meeting location is the Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

FOR FURTHER INFORMATION CONTACT:

Crystal Dully, Outreach and Engagement Associate, 202-435-9588, CFPB_CABandCouncilsEvents@cfpb.gov, Consumer Advisory Board and Councils Office, External Affairs, 1700 G Street NW, Washington, DC 20552. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Section 2 of the CBAC Charter provides: Pursuant to the executive and administrative powers conferred on the Bureau by section 1012 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Director established the Community Bank Advisory Council under agency authority.

Section 3 of the CBAC Charter states: "The purpose of the Advisory Council is to advise the Bureau in the exercise of its functions under the federal consumer financial laws as they pertain to community banks with total assets of \$10 billion or less"

II. Agenda

The Community Bank Advisory Council will discuss a call for evidence, regulatory updates, and the Home Mortgage Disclosure Act (HMDA).

Persons who need a reasonable accommodation to participate should contact CFPB_504Request@cfpb.gov, 202-435-9EEO, 1-855-233-0362, or 202-435-9742 (TTY) at least ten business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. CFPB will strive to provide, but cannot guarantee that accommodation will be provided for late requests.

Written comments will be accepted from interested members of the public and should be sent to CFPB_CABandCouncilsEvents@cfpb.gov, a minimum of seven (7) days in advance of the meeting. The comments will be provided to the CBAC members for consideration. Individuals who wish to attend the Community Bank Advisory Council meeting must RSVP to cfpb_cabandcouncilsevents@cfpb.gov

by noon, Wednesday, March 21, 2018. Members of the public must RSVP by the due date and must include "CBAC" in the subject line of the RSVP.

III. Availability

The Council's agenda will be made available to the public on Wednesday March 7, 2018, via consumerfinance.gov. Individuals should express in their RSVP if they require a paper copy of the agenda.

A recording and summary of this meeting will be available after the meeting on the CFPB's website consumerfinance.gov.

Dated: February 28, 2018.

Kirsten Sutton,

Chief of Staff, Bureau of Consumer Financial Protection.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2 018-0006]

Request for Information Regarding Bureau Public Reporting Practices of Consumer Complaint Information

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for information.

SUMMARY: The Bureau of Consumer Financial Protection (Bureau) is seeking comments and information from interested parties to assist the Bureau in assessing potential changes that can be implemented to the Bureau's public reporting practices of consumer complaint information, consistent with law, to consider whether any changes to the practices would be appropriate.

DATES: Comments must be received by June 4, 2018.

ADDRESSES: You may submit responsive information and other comments, identified by Docket No. CFPB-2018-0006, by any of the following methods:

- *Electronic:* Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* FederalRegisterComments@cfpb.gov. Include Docket No. CFPB-2018-0006 in the subject line of the message.

- *Mail:* Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

- *Hand Delivery/Courier:* Comment Intake, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

Instructions: The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Please note the number of the topic on which you are commenting at the top of each response (you do not need to address all topics). Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. eastern time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions in response to this request for information, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT:

Darian Dorsey, Deputy Assistant Director, Office of Consumer Response, at 202-435-7268. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: An important aspect of the Bureau's mission is hearing directly from the American public about their experiences in the consumer financial marketplace. Pursuant to 12 U.S.C. 5511(c)(2), "collecting, investigating, and responding to consumer complaints" is one of the six statutory "primary functions" of the Bureau. Since it began collecting complaints in July 2011, the Bureau has published a variety of reports analyzing complaints and responses. Some of these reports are specifically required by the Act.¹ Others are intended to meet the Bureau's objective of ensuring "markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation."²

Reports Required by the Act

The Act requires the Bureau to provide certain information to Congress

¹ 12 U.S.C. 5493(b)(3)(C), 5496(c)(4).

² 12 U.S.C. 5511(b)(5).