

required by the Paperwork Reduction Act of 1995 (PRA), the Federal Communications Commission (FCC or Commission) invites the general public and other Federal agencies to take this opportunity to comment on the following information collections. Comments are requested concerning: Whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; the accuracy of the Commission's burden estimate; ways to enhance the quality, utility, and clarity of the information collected; ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology; and ways to further reduce the information collection burden on small business concerns with fewer than 25 employees.

The FCC may not conduct or sponsor a collection of information unless it displays a currently valid Office of Management and Budget (OMB) control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the PRA that does not display a valid OMB control number.

**DATES:** Written comments should be submitted on or before January 2, 2019. If you anticipate that you will be submitting comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the contacts below as soon as possible.

**ADDRESSES:** Direct all PRA comments to Cathy Williams, FCC, via email: [PRA@fcc.gov](mailto:PRA@fcc.gov) and to [Cathy.Williams@fcc.gov](mailto:Cathy.Williams@fcc.gov).

**FOR FURTHER INFORMATION CONTACT:** For additional information about the information collection, contact Cathy Williams at (202) 418-2918.

**SUPPLEMENTARY INFORMATION:** As part of its continuing effort to reduce paperwork burdens, and as required by the PRA, 44 U.S.C. 3501-3520, the FCC invites the general public and other Federal agencies to take this opportunity to comment on the following information collections. Comments are requested concerning: Whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; the accuracy of the Commission's burden estimate; ways to enhance the quality, utility, and clarity of the information collected; ways to minimize the burden of the collection of

information on the respondents, including the use of automated collection techniques or other forms of information technology; and ways to further reduce the information collection burden on small business concerns with fewer than 25 employees.

*OMB Control Number:* 3060-0984.

*Title:* 90.175(b)(1), Frequency Coordinator Requirements, Industrial/Business Pool frequencies.

*Form Number:* N/A.

*Type of Review:* Revision of a currently approved collection.

*Respondents:* Business or other for-profit entities, and State, local, or tribal government.

*Number of Respondents and Responses:* 2,700 respondents; 2,700 responses.

*Estimated Time per Response:* 1 hour.

*Frequency of Response:* One-time reporting requirement, and third party disclosure requirement.

*Obligation to Respond:* Required to obtain or retain benefits. Statutory authority for this collection of information is contained in Sections 4(i), 11, 303(g), 303(r), and 332(c)(7) of the Communications Act of 1934, as amended, 47 U.S.C. 154(i), 161, 301, 302(a), 303(g), 303(r), 309, 332(c)(7), 336 and 337.

*Total Annual Burden:* 2,700 hours.

*Total Annual Cost:* No cost.

*Privacy Impact Assessment:* No impact(s).

*Nature and Extent of Confidentiality:* There is no need for confidentiality with this collection of information.

*Needs and Uses:* Section 90.175 requires third party disclosures by applicants proposing to operate a land mobile radio station. If they are requesting a frequency that formerly was coordinated exclusively by one industry-specific frequency coordinator, they are required to obtain written concurrence of that frequency coordinator.

On August 18, 2016, the Commission adopted a Notice of Proposed Rulemaking, FCC 16-110, in WP Docket No. 16-261, RM-11719 and RM-11722 (2016 Notice of Proposed Rulemaking), which proposed to amend Part 90 of the Commission's Rules to expand access to private land mobile radio (PLMR) spectrum. Among the many actions taken in the 2016 Spectrum Access NPRM, the Commission proposed to make certain frequencies that are designated for central station alarm operations available for other PLMR uses.

Specifically, the Commission proposed to modify section 95.35(c)(63) to remove the use limitation in the urbanized areas where the frequencies

designated for alarm use in urban areas are not in use. The Commission tentatively concluded that it would be in the public interest to make these frequencies available for other PLMR operations in those areas and sought comment on this proposal, including its costs and benefits. The Commission also sought comment on other ways to expand PLMR users' access to frequencies that are designated, but no longer needed, for central station commercial protection services, including by making available channels in urbanized areas where some of the urban frequencies are in use, including: Related costs and benefits associated with such proposals; current and expected future need for central station commercial protection service channels in the 460-470 MHz band; and how to protect incumbent central station commercial protection service operations from harmful interference if eliminating the use restriction on any frequency in any area where it currently is in use.

On October 22, 2018, the Commission issued a Report and Order and Order, FCC 18-143, in WP Docket No. 15-32, RM-11572, WP Docket No. 16-261, RM-11719 and RM-11722 (800/PLMR Access Order), in which it revised certain rules to require applicants for channels currently designated for central station alarm use to obtain the concurrence of the central station alarm frequency coordinator in order to use the channels for uses other than central station alarm operations. This requirement is similar to existing requirements pertaining to certain other channels. The Report and Order and Order did not revise any of the information collection requirements that are contained in this collection but rather added additional frequencies to the list. Therefore, this essentially is adding an additional 200 respondents to this collection.

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2018-24021 Filed 11-1-18; 8:45 am]

**BILLING CODE 6712-01-P**

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## FEDERAL DEPOSIT INSURANCE CORPORATION

**Agency Information Collection Activities: Proposed Collection Renewal; Comment Request (OMB Nos. 3064-0111; -0136; and -0171)**

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

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

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collections described below (3064–0111, 3064–0136, and 3064–0171).

**DATES:** Comments must be submitted on or before January 2, 2019.

**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). Include the name and number of the collection in the subject line of the message.

- *Mail:* Jennifer Jones (202–898–6768), Counsel, MB–3105, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and

Budget, New Executive Office Building, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Jennifer Jones, Counsel, 202–898–6768, [jennjones@fdic.gov](mailto:jennjones@fdic.gov), MB–3105, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:** *Proposal to renew the following currently approved collection of information:*

1. *Title:* Activities and Investments of Insured State Banks.

*OMB Number:* 3064–0111.

*Form Number:* None.

*Affected Public:* Insured state nonmember banks and insured state savings associations.

*Burden Estimate:*

SUMMARY OF ANNUAL BURDEN

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response	Frequency of response	Total annual estimated burden
Activities and Investments of Insured State Banks.	Reporting .....	Mandatory .....	46	1	8.00	On Occasion .....	368
Total Hourly Burden.	.....	.....	.....	.....	.....	.....	368 hours

*General Description of Collection:* Section 24 of the Federal Deposit Insurance (FDI Act), 12 U.S.C. 1831a, limits investments and other activities in which state banks may engage as principal to those permissible for national banks and those approved by the FDIC under procedures set forth in Part 362 of the FDIC’s Rules and Regulations, 12 CFR part 362. With certain exceptions, section 24 of the FDI Act limits the direct equity investments of state chartered banks to equity investments that are permissible for national banks. In addition, the statute prohibits an insured state bank from directly engaging, as a principal, in any activity that is not permissible for a national bank, or indirectly through a subsidiary in an activity that is not

permissible for a subsidiary of a national bank, unless such bank meets its minimum capital requirements and the FDIC determines that the activity does not pose significant risk to the Deposit Insurance Fund. The FDIC can make such a determination for exception by regulation or by order. The FDIC’s implementing regulation for section 24 is 12 CFR part 362. This regulation details the activities that insured state nonmember banks or their subsidiaries may engage in, under certain criteria and conditions, and identifies the information that banks must furnish to the FDIC in order to obtain the FDIC’s approval or non-objection. Section 28(a), 12 U.S.C. 1831e, similarly limits the investments and activities of state savings

associations and their service corporations to those permitted by federal savings associations and their service corporations, absent FDIC approval.

There is no change in the method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation. In particular, the number of respondents has decreased while the hours per response and frequency of responses have remained the same.

2. *Title:* Privacy of Consumer Information.

*OMB Number:* 3064–0136.

*Form Number:* None.

*Affected Public:* Insured state nonmember banks and consumers.

*Burden Estimate:*

SUMMARY OF ANNUAL BURDEN

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response	Frequency of response	Total annual estimated burden (hours)
Consumer Opt-Out/Status Update.	Reporting .....	Voluntary .....	212,432	1	30 min .....	On Occasion .....	6,372,960
Annual Notice and Change in Terms.	Third-Party Disclosure.	Mandatory .....	4,015	1	8 .....	On Occasion .....	32,120
Initial Notice to Consumers.	Third-Party Disclosure.	Mandatory .....	208	1	80 .....	On Occasion .....	16,640

SUMMARY OF ANNUAL BURDEN—Continued

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response	Frequency of response	Total annual estimated burden (hours)
Opt-Out Notice	Third-Party Disclosure.	Mandatory .....	866	1	8 .....	On Occasion .....	6,928
Total Hourly Burden.	.....	.....	.....	.....	.....	.....	6,428,648 hours

*General Description of Collection:* The elements of this collection are required under sections 503 and 504 of the Gramm-Leach-Bliley Act, 15 U.S.C. 6803, 6804. The collection mandates notice requirements and restrictions on a financial institution's ability to disclose nonpublic personal information

about consumers to nonaffiliated third parties.

There is no change in the method or substance of the collection. The hours per response and frequency of responses have remained the same.

3. *Title:* Registration of Mortgage Loan Originators (SAFE Act).

*OMB Number:* 3064-0171.

*Form Number:* None.

*Affected Public:* FDIC Supervised Institutions and Employee Mortgage Loan Originators.

*Burden Estimate:*

SUMMARY OF ANNUAL BURDEN

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response	Frequency of response	Total annual estimated burden (hours)
Financial Institution Policies and Procedures for Ensuring Employee-Mortgage Loan Originator Compliance With S.A.F.E. Act Requirements.	Record-keeping.	Mandatory ..	3,575	1	20 hours .....	On Occasion	71,500
Financial Institution Procedures to Track and Monitor Compliance with S.A.F.E. Act Compliance.	Record-keeping.	Mandatory ..	3,575	1	60 hours .....	On Occasion	214,500
Financial Institution Procedures for the Collection and Maintenance of Employee Mortgage Loan Originator's Criminal History Background Reports.	Record-keeping.	Mandatory ..	3,575	1	20 hours .....	On Occasion	71,500
Financial Institution Procedures for Public Disclosure of Mortgage Loan Originator's Unique Identifier.	Third Party Disclosure.	Mandatory ..	3,575	1	25 hours .....	On Occasion	89,375
Financial Institution Information Reporting to Registry.	Reporting ....	Mandatory ..	3,575	1	15 minutes ..	On Occasion	893.75
Mortgage Loan Originator Initial and Annual Renewal Registration Reporting and Authorization Requirements.	Reporting ....	Mandatory ..	88,646	1	15 minutes ..	On Occasion	22,161.50
Mortgage Loan Originator Registration Updates Upon Change in Circumstances.	Reporting ....	Mandatory ..	38,118	1	15 minutes ..	On Occasion	9,529.50
Financial Institution Procedures for the Collection of Employee Mortgage Loan Originator's Fingerprints.	Record-keeping.	Mandatory ..	3,575	1	4 hours .....	On Occasion	14,300
Mortgage Loan Originator Procedures for Disclosure to Consumers of Unique Identifier.	Third Party Disclosure.	Mandatory ..	88,646	1	1 hour .....	On Occasion	88,646
Total Hourly Burden .....	.....	.....	.....	.....	.....	.....	582,405.75 hours

*General Description of Collection:* This information collection implements the Secure and Fair Enforcement for

Mortgage Licensing Act of 2008 (SAFE Act) requirement that employees of Federally-regulated institutions who

engage in the business of a mortgage loan originator to register with the Nationwide Mortgage Licensing System

and Registry and establishes national licensing and registration requirements. It also directs Federally-regulated institutions to have written policies and procedures in place to ensure that their employees who perform mortgage loan originations comply with the registration and other SAFE Act requirements.

There is no change in the method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation. In particular, the number of respondents has decreased while the hours per response and frequency of responses have remained the same.

### Request for Comment

Comments are invited on: (a) Whether the collections of information are necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collections, including the validity of the methodology and 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 collections of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, DC, on October 30, 2018.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2018-23987 Filed 11-1-18; 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 November 26, 2018.

*A. Federal Reserve Bank of New York* (Ivan Hurwitz, Vice President) 33 Liberty Street, New York, New York 10045-0001. Comments can also be sent electronically to [Comments.applications@ny.frb.org](mailto:Comments.applications@ny.frb.org):

1. *Woori Financial Group, Seoul, South Korea*; to become a bank holding company by acquiring voting shares of Woori Bank, Seoul, South Korea, and thereby indirectly acquire shares of Woori America Bank, New York, New York.

*B. Federal Reserve Bank of Minneapolis* (Mark A. Rauzi, Vice President), 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Orvet, Inc. and Silver Springs Financial Corp, both of Minneapolis, Minnesota*; to acquire voting shares of Lake Country Community Bank, Morristown, Minnesota.

Board of Governors of the Federal Reserve System, October 29, 2018.

**Ann Misback,**

*Secretary of the Board.*

[FR Doc. 2018-23954 Filed 11-1-18; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has

determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 19, 2018.

*A. Federal Reserve Bank of Chicago* (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Lee Capital Corp, Fort Madison, Iowa*; to continue engaging in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.

Board of Governors of the Federal Reserve System, October 29, 2018.

**Ann Misback,**

*Secretary of the Board.*

[FR Doc. 2018-23953 Filed 11-1-18; 8:45 am]

**BILLING CODE P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Meeting of the Employee Thrift Advisory Council

The Employee Thrift Advisory Council will meet Thursday, November 8, 2018 at 1 p.m. (In-Person) at 77 K Street NE, Washington, DC 20002. The agenda for the meeting is:

1. Approval of the minutes of the May 30, 2018 Joint Board/ETAC meeting
2. Thrift Savings Plan Statistics
3. FY18 FRTIB Budget Update
4. Auto Enrollment Update
5. Blended Retirement Update
6. Additional Withdrawals Update
7. Call Center Enhancement
8. L Funds Glide Path
9. New Business

*Contact Person For More Information:* Kimberly Weaver, Director, Office of External Affairs, (202) 942-1640.

Dated: October 30, 2018.

**Dharmesh Vashee,**

*Deputy General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2018-24001 Filed 11-1-18; 8:45 am]

**BILLING CODE P**