portfolios for two years. Section 324.206(b)(3) requires FDIC-supervised institutions to have policies and procedures that describe how they determine the period of significant financial stress used to calculate the institution’s stressed value-at-risk models and to obtain prior FDIC approval for any material changes to these policies and procedures.

Section 324.207(b)(1) details requirements applicable to a FDIC-supervised institution when the FDIC-supervised institution uses internal models to measure the specific risk of certain covered positions. Section 324.208 requires FDIC-supervised institutions to obtain prior written FDIC approval for incremental risk modeling. Section 324.209(a) requires prior FDIC approval for the use of a comprehensive risk measure. Section 324.209(c)(2) requires FDIC-supervised institutions to retain and report the results of supervisory stress testing. Section 324.210(f)(2) requires FDIC-supervised institutions to document an internal analysis of the risk characteristics of each securitization position in order to demonstrate an understanding of the position. Section 324.212 requires quarterly quantitative disclosures, annual qualitative disclosures, and a formal disclosure policy approved by the board of directors that addresses the approach for determining the market risk disclosures it makes.

The annual burden for this information collection is estimated to be 5,228 hours. This represents an increase of 1,300 hours from the current burden estimate of 3,928 hours. This increase is not due to any new requirements imposed by the FDIC. Rather, it is due to FDIC’s reassessment of the number of respondents as well as the frequency of responses per respondent per year.

**Request for Comment**

Comments are invited on: (a) Whether the collection of information is 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 collection, 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 collection 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 January 28, 2019.**

Federal Deposit Insurance Corporation.

Valerie Best,

Assistant Executive Secretary.

[FR Doc. 2019–00558 Filed 1–31–19; 8:45 am]

BILLING CODE 6714–01–P

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064–0117; –0145; and –0152]

**Agency Information Collection Activities: Submission for OMB Review; Comment Request**

**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.1 No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve the renewal of these collections, and again invites comment on these renewals.

**Proposal to renew the following currently approved collections of information:**

1. **Title:** Mutual-to-Stock Conversion of State Savings Banks.

   **OMB Number:** 3064–0117.

   **Form Number:** None.

   **Affected Public:** Insured state savings associations.

   **Burden Estimate:**

<table>
<thead>
<tr>
<th>Type of burden</th>
<th>Obligation to respond</th>
<th>Estimated number of respondents</th>
<th>Estimated number of responses</th>
<th>Estimated time per response (hours)</th>
<th>Frequency of response</th>
<th>Total annual estimated burden (hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mutual-to-Stock Conversion of State Savings Bank.</td>
<td>Reporting ......</td>
<td>Mandatory ......</td>
<td>5</td>
<td>1</td>
<td>250</td>
<td>On Occasion ..</td>
</tr>
</tbody>
</table>

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1 83 FR 59833 (November 23, 2018).
General Description of Collection: State savings associations must file a notice of intent to convert to stock form, and provide the FDIC with copies of documents filed with state and federal banking and/or securities regulators in connection with any proposed mutual-to-stock conversion.

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.

### General Description of Collection: Notice Regarding Unauthorized Access to Customer Information

2. Title: Notice Regarding Unauthorized Access to Customer Information.

**OMB Number:** 3064–0145.

**Form Number:** None.

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

**Burden Estimate:**

<table>
<thead>
<tr>
<th>Type of burden</th>
<th>Estimated number of respondents</th>
<th>Estimated time per response (hours)</th>
<th>Frequency of response</th>
<th>Total estimated annual burden hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implementation (One Time):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Develop Policies and Procedures for Response Program.</td>
<td>Recordkeeping ..................... 2 24 1 ........................ 48</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ongoing:</td>
<td></td>
<td></td>
<td>315 36 On Occasion .. 11,340</td>
<td></td>
</tr>
<tr>
<td>Notice Regarding Unauthorized Access to Customer Information.</td>
<td>Third Party Disclosure ............</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Estimated Annual Burden ...</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### General Description of Collection: Identity Theft Red Flags

3. Title: Identity Theft Red Flags.

**OMB Number:** 3064–0152.

**Form Number:** None.

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

**Burden Estimate:**

<table>
<thead>
<tr>
<th>Type of burden</th>
<th>Estimated number of respondents</th>
<th>Estimated time per response (hours)</th>
<th>Frequency of response</th>
<th>Total estimated annual burden hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>FACT Act Sections 114 and 315—Establish policies and Procedures.</td>
<td>Recordkeeping Mandatory ...... 3,575 1 16 On Occasion .. 57,200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FACT Act Section 315—Provide accurate confirmed address.</td>
<td>Third-Party Disclosure Mandatory ...... 3,575 1 4 On Occasion .. 14,300</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Hourly Burden.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FACT Act Section 114: Section 114 requires the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency and the FDIC (the Agencies) to jointly propose guidelines for financial institutions and creditors identifying patterns, practices, and specific forms of activity that indicate the possible existence of identity theft. In addition, each financial institution and creditor is required to establish reasonable policies and procedures to address the risk of identity theft that incorporate the guidelines. Credit card and debit card issuers must develop policies and procedures to address the risk of identity theft in a change of address request. The card issuer must assess the validity of the change of address request. The card issuer must notify the cardholder or use another means to assess the validity of the change of address.

FACT Act Section 315: Section 315 requires the Agencies to issue regulations providing guidance regarding reasonable policies and procedures that a user of consumer reports must employ when such a user receives a notice of address discrepancy from a consumer reporting agency. Part 314 provides such guidance. Each user of consumer reports must develop reasonable policies and procedures that it will follow when it receives a notice of address discrepancy from a consumer reporting agency. A user of consumer reports must furnish an address that the user has reasonably confirmed to be correct to the consumer reporting agency from which it receives a notice of address discrepancy.

There is no change in the method or substance of the information collection. The total estimated annual burden hours have increased because of the inclusion of the agency’s estimate of third-party disclosure burden associated with the notices required by Section 315 of the FACT Act which were previously not included because the agencies had taken the position that the entities covered by the regulation were already furnishing addresses that they had reasonably confirmed to be correct to consumer reporting agencies from which they receive a notice of address discrepancy as a usual and customary business practice. The above burden estimate now includes burden for the third-party disclosure requirements associated with Section 315 which resulted in an increase in estimated annual burden of 14,300 hours. This increase was offset, in part, by a reduction in the estimated number of respondents from 4,017 to 3,575 which resulted in a decrease in the estimated annual burden for the recordkeeping requirement associated with Sections 114 and 315 from 64,272 hour to 57,200 hours. The net effect of the revision is an increase in estimated annual burden from 64,272 hours to 71,500 hours.

Request for Comment

Comments are invited on: (a) Whether the collection of information is 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 collection, 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 collection 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 January 28, 2019.
Valerie Best,
Assistant Executive Secretary.

Federal Deposit Insurance Corporation.

Appendix A

FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

[FR Doc. 2019–00068 Filed 1–31–19; 8:45 am]

BILLING CODE 6714–01–P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act ("Act") (12 U.S.C. 1817(j)) and § 225.41 of the Board’s Regulation Y (12 CFR part 225) to acquire shares of a bank or bank holding company. The factors that are considered in acting on