

must cite the control number, which appears on the records schedule in parentheses after the name of the agency that submitted the schedule.

- *Federal eRulemaking Portal*: <http://www.regulations.gov>.

- *Mail*: Records Appraisal and Agency Assistance (ACR); National Archives and Records Administration; 8601 Adelphi Road; College Park, MD 20740-6001.

**FOR FURTHER INFORMATION CONTACT:**

Records Management Operations by email at [request.schedule@nara.gov](mailto:request.schedule@nara.gov), by mail at the address above, or by phone at 301-837-1799.

**SUPPLEMENTARY INFORMATION:**

**Public Comment Procedures**

We are publishing notice of records schedules in which agencies propose to dispose of records they no longer need to conduct agency business. We invite public comments on these records schedules, as required by 44 U.S.C. 3303a(a), and list the schedules at the end of this notice by agency and subdivision requesting disposition authority.

In addition, this notice lists the organizational unit(s) accumulating the records or states that the schedule has agency-wide applicability. It also provides the control number assigned to each schedule, which you will need if you submit comments on that schedule. We have uploaded the records schedules and accompanying appraisal memoranda to the [regulations.gov](http://regulations.gov) docket for this notice as “other” documents. Each records schedule contains a full description of the records at the file unit level as well as their proposed disposition. The appraisal memorandum for the schedule includes information about the records.

We will post comments, including any personal information and attachments, to the public docket unchanged. Because comments are public, you are responsible for ensuring that you do not include any confidential or other information that you or a third party may not wish to be publicly posted. If you want to submit a comment with confidential information or cannot otherwise use the [regulations.gov](http://regulations.gov) portal, you may contact [request.schedule@nara.gov](mailto:request.schedule@nara.gov) for instructions on submitting your comment.

We will consider all comments submitted by the posted deadline and consult as needed with the Federal agency seeking the disposition authority. After considering comments, we will post on [regulations.gov](http://regulations.gov) a “Consolidated Reply” summarizing the

comments, responding to them, and noting any changes we have made to the proposed records schedule. We will then send the schedule for final approval by the Archivist of the United States. You may elect at [regulations.gov](http://regulations.gov) to receive updates on the docket, including an alert when we post the Consolidated Reply, whether or not you submit a comment. If you have a question, you can submit it as a comment, and can also submit any concerns or comments you would have to a possible response to the question. We will address these items in consolidated replies along with any other comments submitted on that schedule.

We will post schedules on our website in the Records Control Schedule (RCS) Repository, at <https://www.archives.gov/records-mgmt/rcs>, after the Archivist approves them. The RCS contains all schedules approved since 1973.

**Background**

Each year, Federal agencies create billions of records. To control this accumulation, agency records managers prepare schedules proposing retention periods for records and submit these schedules for NARA’s approval. Once approved by NARA, records schedules provide mandatory instructions on what happens to records when no longer needed for current Government business. The records schedules authorize agencies to preserve records of continuing value in the National Archives or to destroy, after a specified period, records lacking continuing administrative, legal, research, or other value. Some schedules are comprehensive and cover all the records of an agency or one of its major subdivisions. Most schedules, however, cover records of only one office or program or a few series of records. Many of these update previously approved schedules, and some include records proposed as permanent.

Agencies may not destroy Federal records without the approval of the Archivist of the United States. The Archivist grants this approval only after thorough consideration of the records’ administrative use by the agency of origin, the rights of the Government and of private people directly affected by the Government’s activities, and whether or not the records have historical or other value. Public review and comment on these records schedules is part of the Archivist’s consideration process.

**Schedules Pending**

1. Department of Homeland Security, Immigration and Customs Enforcement,

Congressional Records (DAA-0567-2015-0011).

2. Department of Homeland Security, Immigration and Customs Enforcement, Office of Professional Responsibility Records (DAA-0567-2015-0012).

3. Department of Homeland Security, Immigration and Customs Enforcement, Intelligence Records (DAA-0567-2016-0003).

4. Department of Transportation, Pipeline and Hazardous Materials Safety Administration, Records of the General Counsel (DAA-0571-2018-0006).

5. Department of the Treasury, Internal Revenue Service, Public Inspection Files of Offers in Compromise (DAA-0058-2019-0004).

6. Central Intelligence Agency, Directorate of Digital Innovation, Records of the Publications Review Board (DAA-0263-2016-0003).

7. Federal Maritime Commission, Office of the Secretary, Commission Records (DAA-0358-2017-0007).

8. National Archives and Records Administration, Agency-wide, Research Room Reference Service Files (DAA-0064-2019-0009).

9. Peace Corps, Agency-wide, Unclaimed Volunteer Vital Records for Peace Corps Passport Applications (DAA-0490-2020-0001).

10. Securities and Exchange Commission, Division of Economic and Risk Analysis, Division of Economic and Risk Analysis Records (DAA-0266-2018-0008).

11. Surface Transportation Board, Agency-wide, Card File Dockets (DAA-0134-2016-0001).

**Laurence Brewer,**

*Chief Records Officer for the U.S. Government.*

[FR Doc. 2020-00777 Filed 1-17-20; 8:45 am]

**BILLING CODE 7515-01-P**

**NATIONAL CREDIT UNION ADMINISTRATION**

**Submission for OMB Review; Comment Request**

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Notice.

**SUMMARY:** The National Credit Union Administration (NCUA) will submit the following information collection requests to the Office of Management and Budget (OMB) for review and clearance in accordance with the Paperwork Reduction Act of 1995, on or after the date of publication of this notice.

**DATES:** Comments should be received on or before February 20, 2020 to be assured of consideration.

**ADDRESSES:** Send comments regarding the burden estimates, or any other aspect of the information collections, including suggestions for reducing the burden, to (1) Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for NCUA, New Executive Office Building, Room 10235, Washington, DC 20503, or email at [OIRA\\_Submission@OMB.EOP.gov](mailto:OIRA_Submission@OMB.EOP.gov) and (2) NCUA PRA Clearance Officer, 1775 Duke Street, Suite 6032, Alexandria, VA 22314, or email at [PRAComments@ncua.gov](mailto:PRAComments@ncua.gov).

**FOR FURTHER INFORMATION CONTACT:**

Copies of the submission may be obtained by contacting Dawn Wolfgang at (703) 548-2279, emailing [PRAComments@ncua.gov](mailto:PRAComments@ncua.gov), or viewing the entire information collection request at [www.reginfo.gov](http://www.reginfo.gov).

**SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0103.

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

*Title:* Recordkeeping and Disclosure Requirements Associated with Regulations B, E, M, and CC.

*Abstract:* This information collection request provides for the application of three CFPB rules and one FRB rule. NCUA has enforcement responsibility for these rules for federal credit unions. These rules are: Regulation B ("Equal Credit Opportunity Act," 12 CFR part 1002); Regulation E ("Electronic Fund Transfers," 12 CFR part 1005); Regulation M ("Consumer Leasing," 12 CFR part 1013); and Regulation CC ("Availability of Funds and Collection of Checks," 12 CFR part 229).

The third party disclosure and recordkeeping requirements in this collection are required by statute and regulation. The regulations prescribe certain aspects of the credit application and notification process, making certain disclosures, uniform methods for computing the costs of credit, disclosing credit terms and cost, resolving errors on certain types of credit accounts, and timing requirements and disclosures relating to the availability of deposited funds.

*Affected Public:* Private Sector: Not-for-profit institutions; Individuals or households.

*Estimated Total Annual Burden Hours:* 3,239,916.

*OMB Number:* 3133-0163.

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

*Title:* Privacy of Consumer Financial Information, Regulation P, 12 CFR part 1016.

*Abstract:* Regulation P (12 CFR part 1016) requires credit unions to disclose its privacy policies to customers as well as offer customers a reasonable opportunity to opt out-in whole or in part-of those policies to further restrict the release of their personal financial information to nonaffiliated third parties. Credit unions are required to provide an initial privacy notice to customers that is clear and conspicuous, an annual notice of the privacy policies and practices of the institution, a revised notice to customers if triggered by specific changes to the existing policy, and a notice of the right of the customer to opt out of the institution's information sharing practices. Consumers who choose to exercise their opt-out right document this choice by returning an opt-out form or other permissible method.

*Affected Public:* Private Sector: Not-for-profit institutions; Individuals or households.

*Estimated Total Annual Burden Hours:* 426,248.

*OMB Number:* 3133-0187.

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

*Title:* Reverse Mortgage Products—Guidance for Managing Reputation Risks.

*Abstract:* The Reverse Mortgage Guidance sets forth standards intended to ensure that financial institutions effectively assess and manage the compliance and reputation risks associated with reverse mortgage products. The information collection will allow NCUA to evaluate the adequacy of a federally-insured credit union's internal policies and procedures as they relate to reverse mortgage products.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Total Annual Burden Hours:* 176.

*OMB Number:* 3133-0204.

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

*Title:* NCUA Profile.

*Form:* NCUA Form 4501A.

*Abstract:* Sections 106 and 202 of the Federal Credit Union Act require federally insured credit unions (FICU) to make financial reports to the NCUA. Section 741.6 prescribes the method in which federally insured credit unions must submit this information to NCUA. NCUA Form 4501A, Credit Union Profile, is used to obtain non-financial data relevant to regulation and supervision such as the names of senior

management and volunteer officials, and are reported through NCUA's online portal, CUOnline.

The financial and statistical information is essential to NCUA in carrying out its responsibility for supervising federal credit unions. The information also enables NCUA to monitor all federally insured credit unions with National Credit Union Share Insurance Fund (NCUSIF) insured share accounts.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Total Annual Burden Hours:* 42,248.

By Gerard Poliquin, Secretary of the Board, the National Credit Union Administration, on January 15, 2020.

Dated: January 15, 2020.

**Dawn D. Wolfgang,**

*NCUA PRA Clearance Officer.*

[FR Doc. 2020-00871 Filed 1-17-20; 8:45 am]

**BILLING CODE 7535-01-P**

## NATIONAL CREDIT UNION ADMINISTRATION

### Sunshine Act: Notice of Agency Meeting

**TIME AND DATE:** 10:00 a.m., Thursday, January 23, 2020.

**PLACE:** Board Room, 7th Floor, Room 7047, 1775 Duke Street (All visitors must use Diagonal Road Entrance), Alexandria, VA 22314-3428.

**STATUS:** Open.

**MATTERS TO BE CONSIDERED:**

1. 2020 Annual Performance Plan.
2. Board Briefing, Civil Money Penalty Statutory Inflation Adjustment.
3. NCUA's Rules and Regulations, Credit Union Combination Transactions.
4. NCUA's Rules and Regulations, Subordinated Debt.
5. Federal Credit Union Loan Interest Rate Ceiling.

*Recess:* 11:30 a.m.

**TIME AND DATE:** 11:45 a.m., Thursday, January 23, 2020.

**PLACE:** Board Room, 7th Floor, Room 7047, 1775 Duke Street, Alexandria, VA 22314-3428.

**STATUS:** Closed.

**MATTERS TO BE CONSIDERED:**

1. Supervisory Action. Closed pursuant to Exemptions (8), (9)(i)(B), and (9)(ii).
2. Personnel Action. Closed pursuant to Exemptions (2), and (6).
3. Personnel Action. Closed pursuant to Exemptions (2), and (6).