

Dated: February 13, 2020.

On behalf of the Commission,

**Caroline C. Hunter,**

*Chair, Federal Election Commission.*

[FR Doc. 2020-03262 Filed 2-19-20; 8:45 am]

**BILLING CODE 6715-01-P**

## FEDERAL MARITIME COMMISSION

### Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreement under the Shipping Act of 1984.

Interested parties may submit comments on the agreements to the Secretary by email at [Secretary@fmc.gov](mailto:Secretary@fmc.gov), or by mail, Federal Maritime Commission, Washington, DC 20573, within twelve days of the date this notice appears in the **Federal Register**. Copies of agreements are available through the Commission's website ([www.fmc.gov](http://www.fmc.gov)) or by contacting the Office of Agreements at (202)-523-5793 or [tradeanalysis@fmc.gov](mailto:tradeanalysis@fmc.gov).

*Agreement No.:* 201332.

*Agreement Name:* Maersk/MSC/SML Cooperative Working Agreement.

*Parties:* Maersk A/S; Mediterranean Shipping Company S.A.; and SM Line Corporation.

*Filing Party:* Wayne Rohde; Cozen O'Connor.

*Synopsis:* The agreement authorizes the parties to operate a vessel string in the trade between ports in China and South Korea on the one hand and ports on the Pacific Coast of the United States. It also authorizes the parties to exchange space on the jointly operated string for space on other specified strings in the Trade, and to charter space on specified services in the Trade.

*Proposed Effective Date:* 2/12/2020.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/27468>.

Dated: February 14, 2020.

**Rachel Dickon,**

*Secretary.*

[FR Doc. 2020-03347 Filed 2-19-20; 8:45 am]

**BILLING CODE 6731-AA-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 225.41) to acquire shares of a bank or bank holding company. The factors

that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The applications listed below, as well as other related filings required by the Board, if any, 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 paragraph 7 of the Act.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than March 5, 2020.

*A. Federal Reserve Bank of Dallas* (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Russell Alexander, Dallas, Texas; Brian Applegate, Pittsburg, Texas; Alex Castro, Carrollton, Texas; Daniel Castro, Gilmer, Texas; Edward Castro, Farmers Branch, Texas; Kent Martin, Longview, Texas; Mark Richardson, Bogata, Texas; and Paul Sewell, Pittsburg, Texas;* as members of a group acting in concert, to acquire voting shares of Daingerfield Holding Company and thereby indirectly acquire voting shares of Texas Heritage National Bank, both of Daingerfield, Texas.

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

1. *Sam Blackard, Independence, Kansas;* to acquire voting shares of First Howard Bankshares, Inc., and thereby indirectly acquire voting shares of Peoples State Bank, both of Cherryvale, Kansas, and to be approved as a member acting in concert with the Blackard Family Control Group.

Board of Governors of the Federal Reserve System, February 14, 2020.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

[FR Doc. 2020-03365 Filed 2-19-20; 8:45 am]

**BILLING CODE P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Board Member Meeting

77 K Street NE, 10th Floor, Washington, DC 20002  
February 24, 2020, 8:30 a.m.,  
Telephonic

## Open Session

1. Approval of the Minutes of the January 27, 2020 Board Meeting
2. Monthly Reports
  - (a) Participant Activity Report
  - (b) Investment Performance
  - (c) Legislative Report
3. Quarterly Reports
  - (d) Metrics
4. Office of External Affairs Annual Report
5. Omni Audit Report
6. Annual FISMA Audit Results

## Closed Session

Information covered under 5 U.S.C. 552b (c)(4), (c)(9)(b), and (c)(10).

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

Dated: February 13, 2020.

**Megan Grumbine,**

*General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2020-03269 Filed 2-19-20; 8:45 am]

**BILLING CODE 6760-01-P**

## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 ("PRA"), the Federal Trade Commission ("FTC" or "Commission") is seeking public comment on its proposal to extend for an additional three years the Office of Management and Budget clearance for information collection requirements in its "Fair Credit Reporting Risk-Based Pricing Regulations" ("Risk-Based Pricing Rule"), which applies to certain motor vehicle dealers, and its shared enforcement with the Consumer Financial Protection Bureau ("CFPB") of the risk-based pricing provisions (subpart H) of the CFPB's Regulation V regarding other entities. The current clearance expires on July 31, 2020.

**DATES:** Comments must be filed by April 20, 2020.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Risk-Based Pricing Rule, PRA Comment, P145403," on your comment and file your comment online at <https://www.regulations.gov>, by following the instructions on the web-

based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street, SW, 5th Floor, Suite 5610 (Annex J), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Monique Einhorn, Attorney, Division of Privacy and Identity Protection, Bureau of Consumer Protection, (202) 326-2575, 600 Pennsylvania Ave., NW, Room CC-8232, Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Fair Credit Reporting Risk-Based Pricing Regulations, 16 CFR 640.

*OMB Control Number:* 3084-0145.

*Type of Review:* Extension without change of currently approved collection.

*Affected Public:* Private Sector: Businesses and other for-profit entities. *Estimated Annual Burden Hours:* 7,950,000.

*Estimated Annual Labor Costs:* \$149,062,500.

*Abstract:* The Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”) was enacted on July 21, 2010.<sup>1</sup> The Dodd-Frank Act transferred to the CFPB most of the FTC’s rulemaking authority for the risk-based pricing provisions of the Fair Credit Reporting Act (“FCRA”),<sup>2</sup> on July 21, 2011.<sup>3</sup> After the enactment of the Dodd-Frank Act, the FTC retains rulemaking authority for its Risk-Based Pricing Rule (16 CFR 640) solely for motor vehicle dealers described in section 1029(a) of the Dodd-Frank Act that are predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of motor vehicles, or both.<sup>4</sup> The FTC shares enforcement authority with the CFPB for provisions of Regulation V subpart C (12 CFR 1022.21) that apply to entities other than motor vehicle dealers described above.

The Risk-Based Pricing Rule and the CFPB’s Regulation V require that a creditor provide a risk-based pricing notice to a consumer when the creditor uses a consumer report to grant or

extend credit to the consumer on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that creditor.<sup>5</sup> Additionally, these provisions require disclosure of credit scores and information relating to credit scores in risk-based pricing notices if a credit score of the consumer is used in setting the material terms of credit.

Under the PRA, 44 U.S.C. 3501–3521, the FTC is requesting that OMB renew the clearance (OMB Control Number 3084-0145) for the PRA burden associated with the Rule. The FTC is seeking clearance for its assumed share of the estimated PRA burden regarding the disclosure requirements under the FTC and CFPB Rules.

*Burden Statement*

The Commission estimates that approximately 168,000 entities are covered by the FTC and CFPB Rules,<sup>6</sup> including 97,000 motor vehicle dealers that are subject to exclusive FTC jurisdiction.<sup>7</sup> The FTC assumes the full burden for the motor vehicle dealers subject to its exclusive jurisdiction and shares burden for the remaining entities subject to both CFPB and FTC enforcement authority. Accordingly, as an analytical framework, the FTC estimates burden pertaining to respondents over which both agencies have shared enforcement authority, divides the resulting total by one-half to reflect the FTC’s shared burden, and adds to the resulting subtotal the estimated burden for motor vehicle dealers over which the FTC retains exclusive rulemaking and enforcement authority.

This yields a total of 132,500 respondents for whom the FTC accounts for burden (97,000 motor vehicle dealers plus one-half (*i.e.*, 35,500) of the remaining 71,000 entities subject to

<sup>5</sup> 16 CFR 640.3–640.4; 12 CFR 1022.72–1022.73.

<sup>6</sup> See <http://www.naics.com/search.htm> (categories of covered entities include retail, motor vehicle dealers, consumer lenders, and utilities). The estimate also includes state-chartered credit unions, which are subject to the Commission’s jurisdiction. See 15 U.S.C. 1681s. For the latter category, Commission staff relied on estimates from the Credit Union National Association for the number of non-federal credit unions. See <https://www.ncua.gov/Legal/Documents/Reports/annual-report-2015.pdf>.

<sup>7</sup> This total is based on estimates that there are 54,753 franchise/new car and independent/used car dealers in the U.S., as well as 3,876 recreational vehicle dealers, 11,034 boat dealers, and 27,336 ATV/Other Motor Vehicle Dealers. These figures are based on estimates by the National Automobile Dealers Association and the National Independent Automobile Dealers Association, see *NADA Data 2018: Annual Report; NIADA.com*, as well as data from the NAICS Association, see <https://www.naics.com/six-digit-naics/?code=4445>.

shared FTC–CFPB jurisdiction). The FTC estimates that covered entities spend approximately 60 hours per year to comply with the Rule’s requirements. As a result, the FTC estimates that the total burden hours attributable to FTC requirements is 7,950,000 hours (132,500 respondents × 60 hours).

Labor costs are derived by applying estimated hourly cost figures to the burden hours described above. The FTC assumes that respondents will use correspondence clerks, at a mean hourly wage of \$18.75,<sup>8</sup> to modify and distribute notices to consumers, for a cumulative labor cost total of \$149,062,500.

The FTC believes that the FTC and CFPB rules impose negligible capital or other non-labor costs, as the affected entities are likely to have the necessary supplies and/or equipment already (*e.g.*, offices and computers) for the information collections discussed above.

*Request for Comment*

Pursuant to Section 3506(c)(2)(A) of the PRA, the FTC invites comments on: (1) Whether the disclosure requirements are necessary, including whether the information will be practically useful; (2) the accuracy of our burden estimates, including whether the methodology and assumptions used are valid; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of providing the required information to consumers. All comments should be filed as prescribed in the **ADDRESSES** section above, and must be received on or before APRIL 20, 2020.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before April 20, 2020. Write “Risk-Based Pricing Rule, PRA Comment, P145403” on your comment. Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online. To make sure that the Commission considers your online comment, you must file it through the <https://www.regulations.gov> website by following the instructions on the web-based form provided. Your comment, including your name and your state—will be placed on the public record of this proceeding, including the <https://www.regulations.gov> website.

<sup>8</sup> See Bureau of Labor Statistics, Occupational Employment and Wages News Release, May 2018, Table 1, “National employment and wage data from the Occupational Employment Statistics survey by occupation, May 2018,” at: <https://www.bls.gov/news.release/ocwage.htm>.

<sup>1</sup> Pub. L. 111–203, 124 Stat. 1376 (2010).

<sup>2</sup> 15 U.S.C. 1681 *et seq.*

<sup>3</sup> Dodd-Frank Act, § 1061. This date was the “designated transfer date” established by the Treasury Department under the Dodd-Frank Act. See Dep’t of the Treasury, *Bureau of Consumer Financial Protection; Designated Transfer Date*, 75 FR 57252, 57253 (Sept. 20, 2010); see also Dodd-Frank Act, § 1062.

<sup>4</sup> See Dodd-Frank Act §§ 1029 (a), (c).

If you file your comment on paper, write “Risk-Based Pricing Rule, PRA Comment, P145403” on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW, 5th Floor, Suite 5610, Washington, DC 20024. If possible, please submit your paper comment to the Commission by courier or overnight service.

Because your comment will be placed on the public record, you are solely responsible for making sure that your comment does not include any sensitive or confidential information. In particular, your comment should not include any sensitive personal information, such as your or anyone else’s Social Security number; date of birth; driver’s license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “trade secret or any commercial or financial information which . . . is privileged or confidential”—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Comments containing material for which confidential treatment is requested must be filed in paper form, must be clearly labeled “Confidential,” and must comply with FTC Rule 4.9(c). In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. See FTC Rule 4.9(c). Your comment will be kept confidential only if the General Counsel grants your request in accordance with the law and the public interest. Once your comment has been posted on the public FTC website—as legally required by FTC Rule 4.9(b)—we cannot redact or remove your comment from the FTC website, unless you submit a

confidentiality request that meets the requirements for such treatment under FTC Rule 4.9(c), and the General Counsel grants that request.

The FTC Act and other laws that the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before April 20, 2020. For information on the Commission’s privacy policy, including routine uses permitted by the Privacy Act, see <https://www.ftc.gov/site-information/privacy-policy>.

**Heather Hipsley,**

*Deputy General Counsel.*

[FR Doc. 2020-03371 Filed 2-19-20; 8:45 am]

**BILLING CODE 6750-01-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

[30Day-20-19BPL]

#### Agency Forms Undergoing Paperwork Reduction Act Review

In accordance with the Paperwork Reduction Act of 1995, the Centers for Disease Control and Prevention (CDC) has submitted the information collection request titled Aerosols from cyanobacterial blooms: Exposures and health effects in a highly exposed population, to the Office of Management and Budget (OMB) for review and approval. CDC previously published a “Proposed Data Collection Submitted for Public Comment and Recommendations” notice on September 19, 2019 to obtain comments from the public and affected agencies. CDC received 162 comments related to the previous notice. This notice serves to allow an additional 30 days for public and affected agency comments.

CDC will accept all comments for this proposed information collection project. The Office of Management and Budget is particularly interested in comments that:

(a) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;

(b) Evaluate the accuracy of the agencies estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used;

(c) Enhance the quality, utility, and clarity of the information to be collected;

(d) Minimize the burden of the collection of information on those who are to respond, including, through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses; and

(e) Assess information collection costs.

To request additional information on the proposed project or to obtain a copy of the information collection plan and instruments, call (404) 639-7570 or send an email to [omb@cdc.gov](mailto:omb@cdc.gov). Direct written comments and/or suggestions regarding the items contained in this notice to the Attention: CDC Desk Officer, Office of Management and Budget, 725 17th Street NW, Washington, DC 20503 or by fax to (202) 395-5806. Provide written comments within 30 days of notice publication.

#### Proposed Project

Aerosols from cyanobacterial blooms: Exposures and health effects in a highly exposed population—New—National Center for Environmental Health (NCEH), Centers for Disease Control and Prevention (CDC).

#### Background and Brief Description

Algal toxins from cyanobacterial harmful algal blooms (CyanoHABs) include some of the most potent natural chemicals. People and animals are at risk for exposure to toxins produced by CyanoHABs in recreational waters, drinking water sources, or in improperly treated water used for medical purposes such as renal dialysis. Additional potential exposure sources include contaminated dietary supplements or fish harvested from lakes with ongoing CyanoHABs.

Although outbreaks of human illness associated with CyanoHABs were sporadically recorded for decades, information about clinical signs and symptoms from cyanobacterial toxin poisonings is primarily from animal poisonings and laboratory studies. The primary effects include acute hepatotoxicity, acute neurotoxicity, gastrointestinal symptoms, and respiratory, dermatologic, and allergic reactions.

A significant source of cyanobacterial toxin exposure is recreational use of contaminated fresh water bodies because large populations are likely to be exposed and toxins may occur in high concentrations. In the United States, the U.S. Environmental