

*Form Numbers:* None.

*Respondents/affected entities:*

Exporters of chemical substances or mixtures from the United States to foreign countries.

*Respondent's obligation to respond:* mandatory (TSCA section 12(b) and 40 CFR part 707, subpart D.)

*Estimated number of respondents:* 198 (total).

*Frequency of response:* On occasion.

*Total estimated burden:* 2,934 hours (per year). Burden is defined at 5 CFR 1320.03(b).

*Total estimated costs:* \$230,198 (per year), which includes \$13,793,30 in annualized capital or operation & maintenance costs.

*Changes in the estimates:* There is an overall decrease of 1,098 hours in the total estimated respondent burden compared with the ICR currently approved by OMB. This decrease reflects a net change with a large decrease in burden due to the anticipated use of e-reporting and a small increase in burden due to other minor changes in the assumptions and related estimates. This change is an adjustment to the estimates.

**Courtney Kerwin,**

*Director, Regulatory Support Division.*

[FR Doc. 2020-21615 Filed 9-29-20; 8:45 am]

**BILLING CODE 6560-50-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 public portions of 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(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/>

*request.htm*. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

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 October 30, 2020.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Senior Vice President) 33 Liberty Street, New York, New York 10045-0001. Comments can also be sent electronically to

*Comments.applications@ny.frb.org:*

1. *The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York;* to acquire 50 additional shares of 473 Broadway Holding Corporation and 2,000 additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.

Board of Governors of the Federal Reserve System, September 25, 2020.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

[FR Doc. 2020-21647 Filed 9-29-20; 8:45 am]

**BILLING CODE P**

## FEDERAL RESERVE SYSTEM

[Docket No. OP-1692]

### Modifications to the Federal Reserve Banks' National Settlement Service and Fedwire® Funds Service To Support Enhancements to the Same-Day ACH Service and Corresponding Changes to the Federal Reserve Policy on Payment System Risk; Announcement of New Implementation Date

On December 30, 2019, the Board of Governors of the Federal Reserve System (Board) announced that it had approved (i) modifications to the Federal Reserve Banks' (Reserve Banks) payment services to facilitate adoption of a later same-day ACH processing and settlement window and (ii) corresponding changes to the Federal Reserve Policy on Payment System Risk (PSR policy).<sup>1</sup> The Board approved these modifications and changes with an implementation date of March 19, 2021.

The Board is amending the implementation date for these modifications and changes from March 19, 2021 to March 8, 2021, with the exception of two changes to the PSR

policy that will still be implemented on March 19, 2021.<sup>2</sup> This earlier implementation date will permit the Reserve Banks to test and implement modifications to the Fedwire® Funds Service and the National Settlement Service before March 19, 2021, which is Nacha's current effective date for implementing the later same-day ACH window.

Questions regarding this notice may be directed to Michael Ballard, Senior Financial Institution and Policy Analyst (202-452-2384); Ann Sun, Lead Financial Institution and Policy Analyst (202-912-7938), Division of Reserve Bank Operations and Payment Systems; for users of Telecommunication Devices for the Deaf (TDD) only, contact (202-263-4869).

Board of Governors of the Federal Reserve System, September 24, 2020.

**Ann Misback,**

*Secretary of the Board.*

[FR Doc. 2020-21532 Filed 9-29-20; 8:45 am]

**BILLING CODE 6210-01-P**

## 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.

The public portions of 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(s) indicated below and at the offices of the Board of Governors.

<sup>2</sup> Specifically, on March 19, 2021, the Board will (i) add a 6:00 p.m. ET posting time for settlement of commercial and government same-day ACH transactions, including return items, and (ii) remove the current 5:30 p.m. ET posting time for commercial and government same-day ACH return items, because these return items will post at the new 6:00 p.m. ET posting time. The Board is amending the implementation date for a third change to the PSR policy—an adjustment to the formula for calculating daylight overdraft fees—from March 19, 2021 to March 8, 2021.

<sup>1</sup> 84 FR 71940 (December 30, 2019).