

investment or maintenance and operational costs.

### III. Are there changes in the estimates from the last approval?

There is an increase in total annual costs compared with that identified in the ICR currently approved by OMB. This is an increase of 45,766 hours (from 2,554,913 hours to 2,600,679 hours). The increase in the respondent burden and agency costs were caused by an increase in the hourly wages and a change in the methodology to calculate loaded wages (wages plus fringe benefits and overhead). This change is an adjustment.

In addition, OMB has requested that EPA move towards using the 18-question format for ICR Supporting Statements used by other federal agencies and departments and is based on the submission instructions established by OMB in 1995, replacing the alternate format developed by EPA and OMB prior to 1995. The Agency does not expect this change in format to result in substantive changes to the information collection activities or related estimated burden and costs.

### IV. What is the next step in the process for this ICR?

EPA will consider the comments received and amend the ICR as appropriate. The final ICR package will then be submitted to OMB for review and approval pursuant to 5 CFR 1320.12. EPA will issue another **Federal Register** document pursuant to 5 CFR 1320.5(a)(1)(iv) to announce the submission of the ICR to OMB and the opportunity to submit additional comments to OMB. If you have any questions about this ICR or the approval process, please contact the person listed under **FOR FURTHER INFORMATION CONTACT**.

#### CONTACT.

*Authority:* 44 U.S.C. 3501 *et seq.*

Dated: August 26, 2021.

**Michal Freedhoff,**

*Assistant Administrator, Office of Chemical Safety and Pollution Prevention.*

[FR Doc. 2021-18835 Filed 8-31-21; 8:45 am]

**BILLING CODE 6560-50-P**

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## FARM CREDIT ADMINISTRATION

### Sunshine Act Meetings

**AGENCY:** Farm Credit Administration Board, Farm Credit Administration.

**ACTION:** Notice, regular meeting.

**SUMMARY:** Notice is hereby given, pursuant to the Government in the Sunshine Act, of the forthcoming

regular meeting of the Farm Credit Administration Board.

**DATES:** The regular meeting of the Board will be held September 9, 2021, from 9:00 a.m. until such time as the Board may conclude its business. *Note: Because of the COVID-19 pandemic, we will conduct the board meeting virtually. If you would like to observe the open portion of the virtual meeting, see instructions below for board meeting visitors.*

**ADDRESSES:** To observe the open portion of the virtual meeting, go to *FCA.gov*, select “Newsroom,” then “Events.” There you will find a description of the meeting and a link to “Instructions for board meeting visitors.” See **SUPPLEMENTARY INFORMATION** for further information about attendance requests.

**FOR FURTHER INFORMATION CONTACT:** Dale Aultman, Secretary to the Farm Credit Administration Board (703) 883-4009. TTY is (703) 883-4056.

**SUPPLEMENTARY INFORMATION:** Instructions for attending the virtual meeting: This meeting of the Board will be open to the public, and parts will be closed. If you wish to observe, at least 24 hours before the meeting, go to *FCA.gov*, select “Newsroom,” then “Events.” There you will find a description of the meeting and a link to “Instructions for board meeting visitors.” If you need assistance for accessibility reasons or if you have any questions, contact Dale Aultman, Secretary to the Farm Credit Administration Board, at (703) 883-4009.

The matters to be considered at the meeting are as follows:

#### Open Session

##### *Approval of Minutes*

- August 12, 2021

##### *New Business*

- Tier 1/Tier 2 Capital Framework—Clarifying Corrections and Revisions: Final Rule

##### *Reports*

- Quarterly Report on Economic Conditions and FCS Condition and Performance

#### Closed Session

- Office of Examination Quarterly Report<sup>1</sup>

Dated: August 30, 2021.

**Dale Aultman,**

*Secretary, Farm Credit Administration Board.*

[FR Doc. 2021-18982 Filed 8-30-21; 4:15 pm]

**BILLING CODE 6705-01-P**

<sup>1</sup> Closed session is exempt pursuant to 5 U.S.C. Section 552b(c)(8) and (9).

## FEDERAL ELECTION COMMISSION

### Sunshine Act Meeting

**FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT:** 86 FR 47498.

**PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING:** Tuesday, August 31, 2021 at 10:00 a.m. and its continuation at the conclusion of the open meeting on September 2, 2021.

**CHANGES IN THE MEETING:** This meeting will also discuss:

Matters relating to internal personnel decisions, or internal rules and practices.

Matters which involve the consideration of a proceeding of a formal nature by the Commission against a specific person or the formal censure of any person.

Information of which disclosure would constitute an unwarranted invasion of privacy.

Information the premature disclosure of which would be likely to have a considerable adverse effect on the implementation of a proposed Commission action.

\* \* \* \* \*

**CONTACT PERSON FOR MORE INFORMATION:** Judith Ingram, Press Officer, Telephone: (202) 694-1220.

**Vicktoria J. Allen,**

*Acting Deputy Secretary of the Commission.*

[FR Doc. 2021-19025 Filed 8-30-21; 4:15 pm]

**BILLING CODE 6715-01-P**

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## 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 1, 2021.

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](mailto:Comments.applications@ny.frb.org):

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

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

1. *Old Second Bancorp, Inc., Aurora, Illinois*; to merge with West Suburban Bancorp, Inc., Lombard, Illinois, and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.

2. *Graymont Bancorp, Inc., Graymont, Illinois*; to acquire State Bank of Saunemin, Saunemin, Illinois.

Board of Governors of the Federal Reserve System, August 27, 2021.

**Michele Taylor Fennell,**

*Deputy Associate Secretary of the Board.*

[FR Doc. 2021-18873 Filed 8-31-21; 8:45 am]

**BILLING CODE P**

## FEDERAL RESERVE SYSTEM

### Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

**AGENCY:** Board of Governors of the Federal Reserve System.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, with revision, the recordkeeping and disclosure requirements associated with the Truth in Lending Act (TILA), implemented by Regulation Z (FR Z; OMB No. 7100-0199). The revisions are applicable immediately.

**FOR FURTHER INFORMATION CONTACT:** Federal Reserve Board Clearance Officer—Nuha Elmaghrahi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551, (202) 452-3829.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395-6974.

**SUPPLEMENTARY INFORMATION:** On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements, and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportforms/review.aspx> or may be requested from the agency clearance officer, whose name appears above.

### Final Approval Under OMB Delegated Authority of the Extension for Three Years, With Revision, of the Following Information Collection

*Report title:* Recordkeeping and Disclosure Requirements Associated with Truth in Lending (Regulation Z).<sup>1</sup>

*Agency form number:* FR Z.

*OMB control number:* 7100-0199.

*Effective Date:* The revisions are effective immediately.

*Frequency:* Annually, on occasion.

*Respondents:* The FR Z panel comprises state member banks with assets of \$10 billion or less that are not affiliated with an insured depository institution with assets over \$10 billion (irrespective of the consolidated assets of any holding company); non-depository affiliates of such state member banks; and non-depository affiliates of bank holding companies that are not affiliated with an insured depository institution with assets over

\$10 billion.<sup>2</sup> However, the Consumer Financial Protection Bureau (Bureau) and the Federal Trade Commission (FTC) also have administrative enforcement authority over nondepository institutions for Regulation Z.<sup>3</sup> Accordingly, the Bureau allocates to itself half of the estimated burden to non-depository institutions, with the other half allocated to the FTC.<sup>4</sup>

The Board's ability to reduce regulatory burden for small entities under Regulation Z is limited because the Dodd-Frank Act transferred rule writing authority for Board-supervised institutions under Regulation Z to the Bureau. Nonetheless, the Board has taken steps to minimize burden on small entities through tailored supervision, including through a risk-focused consumer compliance supervision program and an examination frequency policy that provides for lengthened time between examinations for institutions with a lower risk profile.

The Board allocates to itself all estimated burden to state member banks with assets of \$10 billion or less that are not affiliated with an insured depository institution with assets over \$10 billion.

*Estimated number of respondents:* Open-end (not home-secured credit): Applications and solicitations, 161; Account opening disclosures, Periodic statements, and Change-in-terms disclosures, 516; Timely settlement of estate debts policies, Timely settlement of estate debts—account information to estate administrator, and Ability to pay policies, 161; Open-End Credit—Home Equity Plans: Application disclosures, Account opening disclosures, Periodic statements, Change-in-terms disclosures, and Notices to restrict credit, 596; All Open-End Credit: Error resolution—credit cards, 161; Closed-End Credit—Non-Mortgage: Closed-end credit disclosures, 741; Closed-End Credit—Mortgage: Interest rate and payment summary and “no-guarantee-to-refinance” statement, 300; and, Loan estimate, Closing disclosure, ARM disclosures, Initial rate adjustment notice, Periodic statements, Periodic statements in bankruptcy (one time), Periodic statements in bankruptcy (ongoing), Post-consummation disclosures for successors in interest (one time), and Post-consummation disclosures for successors in interest (ongoing), 757; Open and Closed-End

<sup>1</sup> The Truth in Lending Act (TILA) is codified at 15 U.S.C. 1601 *et seq.* Regulation Z is published by the Board at 12 CFR part 226 and by the Consumer Financial Protection Bureau (Bureau) at 12 CFR part 1026.

<sup>2</sup> See, e.g., 12 U.S.C. 5515-5516.

<sup>3</sup> See 12 U.S.C. 5514-5516.

<sup>4</sup> See, e.g., 78 FR 6408, 6481 (January 30, 2013); 78 FR 11280, 11408 (February 15, 2013); 78 FR 79730, 80100 (December 31, 2013).