

is intended to replace the plan approved in 2018.

DATES: Comments are due by March 4, 2022.

ADDRESSES: The draft revised management plan is available at: grandbaynerr.org/reserve-management-plan/, or by emailing Matt Chasse of NOAA's Office for Coastal Management at matt.chasse@noaa.gov.

You may submit comments by the following method:

Electronic Submission: Submit all electronic public comments by email to matt.chasse@noaa.gov and ayesha.gray@dmr.ms.gov. Include "Comments on draft Grand Bay Reserve Management Plan" in the message's subject line.

FOR FURTHER INFORMATION CONTACT: Matt Chasse of NOAA's Office for Coastal Management at matt.chasse@noaa.gov or (240) 628-5417.

SUPPLEMENTARY INFORMATION: Pursuant to 15 CFR 921.33(c), a State must revise the management plan for the research reserve at least every five years. If approved by NOAA, the Grand Bay Reserve's revised plan will replace the plan previously approved in 2013.

The draft revised management plan outlines the reserve's strategic goals and objectives; administrative structure; programs for conducting research and monitoring, education, and training; resource protection, restoration, and manipulation plans; public access and visitor use plans; consideration for future land acquisition; and facility development to support reserve operations. In particular, this draft of the revised management plan focuses on addressing specific research priorities, including restoration effectiveness monitoring; understating physical and hydrological processes within the reserve; sources and impacts of contaminants; and the socio-economic impacts of ecosystem restoration. There is also an added focus related to monitoring programs as a valued regional and national reference site through the use of abiotic parameters, sentinel sites, atmospheric mercury, and restoration monitoring. Furthermore, the plan prioritizes improving public access and the visitor experience through enhanced trail and debris management efforts, and a greater focus on habitat restoration, especially upland habitats (e.g., wet pine savannas and flatwoods) and along the marsh upland interface. Much of the effort in this plan is linked to the multi-year Grand Bay Land Acquisition and Habitat Management project. The reserve will also pursue research designed to protect shorelines and re-establish viable oyster

populations in this area of the Mississippi coast. Another priority identified in the plan calls for reserve investments in the maintenance and upgrade of the existing facilities and monitoring infrastructure.

The reserve's training program will design trainings around priority issues, such as invasive species, habitat restoration, coastal and estuarine processes, marsh and uplands ecology, coastal habitats, sea level rise, and community resilience. A new focus area of the reserve identified in the plan is the transfer of skills and knowledge relating to flood mitigation to nearby disadvantaged communities. Education programming will have a continued emphasis on place-based learning for students, teachers, non-traditional audiences (i.e., artists, veterans, seniors and others). New programs will be added to target non-traditional reserve audiences, such as, pre-K students, people with disabilities, seniors, and other groups. These new programs will create opportunities for people who do not typically use the reserve or participate in reserve events.

Reserve research continues to generate peer-reviewed and published research about the estuary. The reserve has expanded its role in restoring coastal habitats through the Natural Resource Damage Assessment funded 'Land Acquisition and Habitat Management Project' in areas adjacent to the reserve. Reserve research and monitoring capabilities have also been integrated into habitat restoration projects and bring a new level of monitoring effectiveness for this type of project. In recent years, the reserve's monitoring efforts have confirmed the nitrogen limitations of the estuary, contributed to a national analyses of sediment elevation table data, and helped create digital elevation models for the reserve's sentinel sites.

The reserve successfully conducted a 2019 assessment of municipal officials that identified priorities for coastal training programming. These results were incorporated into the revised plan. In addition to success of the K-12 student-focused 'On the Road' program, the reserve has emphasized place-based learning opportunities for the public, K-12 students, teachers, and non-traditional audiences (i.e., artists, veterans, seniors, pre-K students, people with disabilities, and other non-traditional groups). Engaging with non-traditional audiences has been a successful endeavor for this reserve.

Since the last management plan, the reserve has prioritized the comprehensive management of upland and estuarine resources at a landscape

scale. Public trails were created or maintained, and boat access was improved. The reserve has actively used fire management to restore wet pine savanna in collaboration with State and Federal partners. The revised management plan, once approved, would serve as the guiding document for the 18,049-acre research reserve for the next five years.

NOAA's Office for Coastal Management analyzes the environmental impacts of the proposed approval of this draft revised management plan in accordance with section 102(2)(C) of the National Environmental Policy Act of 1969, as amended, 42 U.S.C. 4332(2)(C), and the Council on Environmental Quality Regulations for Implementing the Procedural Provisions of NEPA (40 CFR 1500-1508). The public is invited to comment on the draft revised management plan. NOAA will take these comments into consideration in deciding whether to approve the draft revised management plan in whole or in part.

(Authority: 16 U.S.C. 1451 *et seq.*; 15 CFR 921.33.)

Keelin S. Kuipers,

Deputy Director, Office for Coastal Management, National Ocean Service, National Oceanic and Atmospheric Administration.

[FR Doc. 2022-02074 Filed 2-1-22; 8:45 am]

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XB774]

Endangered Species; File No. 25602

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; withdrawal of application.

SUMMARY: Notice is hereby given that Coonamessett Farm Foundation, Inc., 277 Hatchville Road, East Falmouth, MA 02536 (Responsible Party: Ronald Smolowitz) has withdrawn its application for a permit to conduct research on leatherback sea turtles (*Dermochelys coriacea*) and unidentified sea turtles.

ADDRESSES: The application and related documents are available for review upon written request via email to NMFS.Pr1Comments@noaa.gov.

FOR FURTHER INFORMATION CONTACT: Amy Hapeman or Erin Markin, (301) 427-8401.

SUPPLEMENTARY INFORMATION: On July 20, 2021, notice was published in the **Federal Register** (86 FR 38296) that a request for a permit to conduct research on leatherback and unidentified sea turtles had been submitted by the above-named applicant. The applicant has withdrawn the application from further consideration.

Dated: January 27, 2022.

Julia M. Harrison,

Chief, Permits and Conservation Division, Office of Protected Resources, National Marine Fisheries Service.

[FR Doc. 2022-02117 Filed 2-1-22; 8:45 am]

BILLING CODE 3510-22-P

DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XB302]

Draft 2021 Marine Mammal Stock Assessment Reports; Correction

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; correction.

SUMMARY: NMFS published a document in the **Federal Register** on October 25, 2021 requesting comments on the Draft 2021 Marine Mammal Stock Assessment Reports. The document contained incorrect link for submitting electronic comments.

DATES: Comments must be received by February 16, 2022.

FOR FURTHER INFORMATION CONTACT: Dr. Zachary Schakner, Office of Science and Technology, 301-427-8106, Zachary.Schakner@noaa.gov.

SUPPLEMENTARY INFORMATION:

Correction

In the **Federal Register** of October 25, 2021 (86 FR 58887), in FR Doc 2021-23225 on page 58887 in the second column, correct the ‘*electronic submission*’ directions to read:

You may submit comments or new information, identified by NOAA-NMFS-2022-0013, through the Federal e-Rulemaking Portal:

Electronic Submission: Submit all electronic public comments via the Federal e-Rulemaking Portal. Go to <https://www.regulations.gov> and enter NOAA-NMFS-2022-0013 in the Search box. Click on the “Comment” icon,

complete the required fields, and enter or attach your comments.

Dated: January 27, 2022.

Evan Howell,

Director, Office of Science and Technology, National Marine Fisheries Service.

[FR Doc. 2022-02102 Filed 2-1-22; 8:45 am]

BILLING CODE 3510-22-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No.: CFPB-2022-0003]

Request for Information Regarding Fees Imposed by Providers of Consumer Financial Products or Services

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Request for public comment.

SUMMARY: The Consumer Financial Protection Bureau (Bureau or CFPB) is seeking comments from the public related to fees that are not subject to competitive processes that ensure fair pricing. The submissions to this request for information will serve to assist the CFPB and policymakers in exercising its enforcement, supervision, regulatory, and other authorities to create fairer, more transparent, and competitive consumer financial markets.

DATES: Comments must be received on or before March 31, 2022.

ADDRESSES: You may submit comments, identified by Docket No. CFPB-2022-0003, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* CFPB_FederalRegisterComments@cfpb.gov. Include Docket No. CFPB-2022-0003 in the subject line of the message.

- *Mail/Hand Delivery/Courier:* Comment Intake—Fee Assessment, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID-19 pandemic, the CFPB discourages the submission of comments by hand delivery, mail, or courier.

Instructions: The CFPB encourages the early submission of comments. All submissions should include document title and docket number. Because paper mail in the Washington, DC area and at the CFPB is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <https://www.regulations.gov>. In addition, once

the CFPB’s headquarters reopens, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. At that time, you can make an appointment to inspect the documents by telephoning 202-435-7275.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Comments will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT:

Brian Shearer, Senior Advisor; Grace Bouwer, Advisor, Public Engagement, Director’s Front Office, Office of the Director at 202-435-7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Consumers can only realize the benefits of competition if companies transparently advertise the true price of their products or services, and the full price is subject to the competitive process. Both empirical studies and theoretical models suggest that when companies use hidden back-end fees—which are mandatory or quasi-mandatory fees added at some point in the transaction after a consumer has chosen the product or service based on a front-end price—it can lure consumers into making purchasing decisions based on a perceived lower price.¹ In addition, when a company charges for individual activities that are typical attributes of a product or service, it can give the company the power to substantially overcharge for those activities because consumers are not choosing a provider at the time they choose to engage in the activity. Well-known examples of such “junk fees” include resort fees added to hotel bills and service fees added to concert ticket prices. Government agencies and economists have raised concerns about the ways in which America’s growing “fee economy” undermines competition.²

¹ <https://www.ucl.ac.uk/~uctpbwa/papers/price-framing.pdf>; <https://pages.stern.nyu.edu/~xgabaix/papers/shrouded.pdf>.

² https://obamawhitehouse.archives.gov/sites/whitehouse.gov/files/documents/hiddenfeesreport_12282016.pdf.