Federal Deposit Insurance Corporation

**Agency Information Collection Activities: Proposed Collection Renewal; Comment Request** [OMB No. 3064–0152; –0190]

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Agency Information Collection Activities: Submission for OMB Review; Comment Request.

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to comment on the request to renew the existing information collections described below (OMB Control No. 3064–0152 and—0190). The notice of the proposed renewal for these information collections was previously published in the Federal Register on February 9, 2022, allowing for a 60-day comment period.

**DATES:** Comments must be submitted on or before May 23, 2022.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- **Agency Website:** https://www.fdic.gov/resources/regulations/federal-register-publications/.
- **Email:** comments@fdic.gov. Include the name and number of the collection in the subject line of the message.
- **Mail:** Manny Cabeza (202–898–3767), Regulatory Counsel, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- **Hand Delivery:** Comments may be hand-delivered to the guard station at the rear of the 17th Street NW building (located on F Street NW), on business days between 7:00 a.m. and 5:00 p.m.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

**FOR FURTHER INFORMATION CONTACT:** Manny Cabeza, Regulatory Counsel, 202–898–3767, mcabeza@fdic.gov, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:**

Proposal to renew the following currently approved collections of information:

1. **Title:** ID Theft Red Flags.
   **OMB Number:** 3064–0152.
   **Form Number:** None.
   **Affected Public:** Insured state nonmember banks.
   **Burden Estimate:**

<table>
<thead>
<tr>
<th>SUMMARY OF ESTIMATED ANNUAL BURDEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>[OMB No. 3064–0152]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Information collection description</th>
<th>Type of burden (obligation to respond)</th>
<th>Frequency of response</th>
<th>Number of respondents</th>
<th>Number of responses per respondent</th>
<th>Hours per response</th>
<th>Annual burden (hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FACT Act Section 114: Identity Theft Prevention</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Establishment 12 CFR 334.90(d); 12 CFR 334.91(c).</td>
<td>Recordkeeping (Mandatory)</td>
<td>Annual</td>
<td>8</td>
<td>1</td>
<td>40</td>
<td>320</td>
</tr>
<tr>
<td>Program Operations 12 CFR 334.90(c), (e); 12 CFR 334.91(c).</td>
<td>Recordkeeping (Mandatory)</td>
<td>Annual</td>
<td>3,171</td>
<td>1</td>
<td>16</td>
<td>50,832</td>
</tr>
<tr>
<td>Section 114 Hours Subtotal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>51,152</td>
</tr>
<tr>
<td><strong>FACT Act Section 315: Address Discrepancy Program</strong></td>
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</tr>
<tr>
<td>Program Establishment 12 CFR 334.82(c), (d)</td>
<td>Recordkeeping (Mandatory)</td>
<td>Annual</td>
<td>8</td>
<td>1</td>
<td>40</td>
<td>320</td>
</tr>
<tr>
<td>Program Operations 12 CFR 334.82(c), (d)</td>
<td>Recordkeeping (Mandatory)</td>
<td>Annual</td>
<td>3,111</td>
<td>1</td>
<td>4</td>
<td>12,444</td>
</tr>
<tr>
<td>Specific Incident Responses 12 CFR 334.82(d)(1–3)</td>
<td>Disclosures (Mandatory)</td>
<td>On occasion</td>
<td>3,111</td>
<td>17.1</td>
<td>0.1667</td>
<td>8,868</td>
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<tr>
<td>Section 315 Hours Subtotal</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>21,632</td>
</tr>
<tr>
<td>Total Annual Burden (Hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>72,784</td>
</tr>
</tbody>
</table>

Source: FDIC.

**General Description of Collection:** The regulation containing this information collection requirement is 12 CFR part 334, which implements sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), Public Law 108–159 (2003). FACT Act Section 114: Section 114 requires the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency and the FDIC (the Agencies) to jointly propose guidelines for financial institutions and creditors identifying patterns, practices, and specific forms of activity that indicate the possible existence of identity theft. In addition, each financial institution and creditor is required to establish reasonable policies and procedures to address the risk of identity theft that incorporate the guidelines. Credit card and debit card issuers must develop policies and procedures to assess the validity of a request for a change of address under certain circumstances. The information collections pursuant to section 114 require each financial institution and creditor to create an Identity Theft Prevention Program and report to the board of directors, a committee thereof, or senior management at least annually on compliance with the proposed regulations. In addition, staff must be trained to carry out the program. Each credit and debit card issuer is required to establish policies and procedures to assess the validity of a change of address request. The card issuer must notify the cardholder or use another means to assess the validity of the change of address. FACT Act Section 315: Section 315 requires the Agencies to issue regulations providing guidance regarding reasonable policies and procedures that a user of consumer reports must follow when such a user receives a notice of address discrepancy from a consumer reporting agencies. Part 334 provides such guidance. Each user of consumer reports must develop reasonable policies and procedures that it will follow when it receives a notice of address discrepancy from a consumer.
The total estimated annual burden hours have increased due to the inclusion of estimated program establishment costs for de novo institutions and the introduction of the costs of responses to specific address discrepancy incidents for newly established consumer accounts.

**SUMMARY OF ESTIMATED ANNUAL BURDEN**

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</thead>
<tbody>
<tr>
<td>Interagency Appraisal Complaint Form</td>
<td>Reporting (Voluntary)</td>
<td>On Occasion</td>
<td>116</td>
<td>1</td>
<td>0.5</td>
<td>58</td>
</tr>
</tbody>
</table>

**Request for Comment**

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC’s functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on April 18, 2022.

James P. Sheesley,
Assistant Executive Secretary.

[F] Docket 2022–08536 Filed 4–21–22; 8:45 am

**FEDERAL ELECTION COMMISSION**

**Sunshine Act Meetings**

**TIME AND DATE:** Thursday, April 28, 2022 at 10:00 a.m.

**PLACE:** Hybrid Meeting: 1050 First Street NE Washington, DC (12th floor) and Virtual.

**Note:** Due to the COVID–19 Pandemic, the FEC’s Hearing Room remains closed to visitors for the near term as we implement procedures for the public to safely attend. If you would like to access the meeting, see the instructions below.

**STATUS:** This meeting will be open to the public. To access the virtual meeting, go to the Commission’s website www.fec.gov and click on the banner to be taken to the meeting page.

**MATTERS TO BE CONSIDERED:** Draft Advisory Opinion 2022–02: Congressman W. Gregory Steube and Greg Steube for Congress; Management and Administrative Matters.

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

(Authority: Government in the Sunshine Act, 5 U.S.C. 552b)

Laura E. Sinram,
Acting Secretary and Clerk of the Commission.

[F] Doc. 2022–08750 Filed 4–20–22; 4:15 pm

**BILLING CODE 6715–01–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