

comments may be emailed to arichardson@ntia.gov or mailed to Commerce Spectrum Management Advisory Committee, National Telecommunications and Information Administration, 1401 Constitution Avenue NW, Room 4600, Washington, DC 20230.

FOR FURTHER INFORMATION CONTACT: Antonio Richardson, Designated Federal Officer, at (202) 482-4156 or arichardson@ntia.gov; and/or visit NTIA's website at <https://www.ntia.gov/category/csmac>.

SUPPLEMENTARY INFORMATION:

Background: The Committee provides advice to the Assistant Secretary of Commerce for Communications and Information on needed reforms to domestic spectrum policies and management in order to: license radio frequencies in a way that maximizes public benefits; keep wireless networks as open to innovation as possible; and make wireless services available to all Americans. See Charter at <https://www.ntia.doc.gov/files/ntia/publications/csmac-charter-2021.pdf>.

This Committee is subject to the Federal Advisory Committee Act (FACA), 5 U.S.C. App. 2, and is consistent with the National Telecommunications and Information Administration Act, 47 U.S.C. 904(b). The Committee functions solely as an advisory body in compliance with the FACA. For more information about the Committee visit: <http://www.ntia.gov/category/csmac>.

Matters to Be Considered: The Committee provides advice to the Assistant Secretary to assist in developing and maintaining spectrum management policies that enable the United States to maintain or strengthen its global leadership role in the introduction of communications technology, services, and innovation; thus expanding the economy, adding jobs, and increasing international trade, while at the same time providing for the expansion of existing technologies and supporting the country's homeland security, national defense, and other critical needs of government missions. NTIA will post an agenda on its website, <http://www.ntia.gov/category/csmac>, prior to the meeting. To the extent that the meeting time and agenda permit, any member of the public may address the Committee regarding the agenda items. See *Open Meeting and Public Participation Policy*, available at <http://www.ntia.gov/category/csmac>.

Time and Date: The meeting will be held on June 30, 2022, from 11:00 a.m. to 1:00 p.m. EDT. The meeting time and the agenda topics are subject to change.

Please refer to NTIA's website, <http://www.ntia.gov/category/csmac>, for the most up-to-date meeting agenda and access information.

Place: This meeting will be conducted in an electronic format and open to the public via audio teleconference. Individuals requiring accommodations are asked to notify Mr. Richardson at (202) 482-4156 or arichardson@ntia.gov at least ten (10) business days before the meeting.

Status: Interested parties are invited to join the teleconference and to submit written comments to the Committee at any time before or after the meeting. Parties wishing to submit written comments for consideration by the Committee in advance of the meeting are strongly encouraged to submit their comments in Microsoft Word and/or PDF format via electronic mail to arichardson@ntia.gov. Comments may also be sent via postal mail to Commerce Spectrum Management Advisory Committee, National Telecommunications and Information Administration, 1401 Constitution Avenue NW, Room 4600, Washington, DC 20230. It would be helpful if paper submissions also include a compact disc (CD) that contains the comments in one or both of the file formats specified above. CDs should be labeled with the name and organizational affiliation of the filer. Comments must be received five (5) business days before the scheduled meeting date to provide sufficient time for review. Comments received after this date will be distributed to the Committee but may not be reviewed prior to the meeting. Additionally, please note that there may be a delay in the distribution of comments submitted via postal mail to Committee members.

Records: NTIA maintains records of all Committee proceedings. Committee records are available for public inspection at NTIA's Washington, DC office at the address above.

Documents including the Committee's charter, member list, agendas, minutes, and reports are available on NTIA's website at <http://www.ntia.gov/category/csmac>.

Josephine Arnold,

Acting Chief Counsel, National Telecommunications and Information Administration.

[FR Doc. 2022-13155 Filed 6-17-22; 8:45 am]

BILLING CODE 3510-60-P

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2022-0040]

Request for Information Regarding Relationship Banking and Customer Service

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Request for information.

SUMMARY: The Consumer Financial Protection Bureau (Bureau or CFPB) is seeking comments from the public related to relationship banking and how consumers can assert the right to obtain timely responses to requests for information about their accounts from banks and credit unions with more than \$10 billion in assets, as well as from their affiliates.

DATES: Comments must be received by July 21, 2022.

ADDRESSES: You may submit comments, identified by Docket No. CFPB-2022-0040, by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* RelationshipBankingAndCustomerService@cfpb.gov. Include Docket No. CFPB-2022-0040 in the subject line of the message.

- *Mail/Hand Delivery/Courier:* Comment Intake—Relationship Banking, 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:

Leslie Parrish, Deputy Assistant Director, Consumer Credit, Payments, and Deposits Markets, or Ted Wegner, Policy Analyst, Office of Consumer Education, at 202-435-7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

Under section 1034(c) of the Consumer Financial Protection Act (CFPA), consumers have a legal right to obtain information from the approximately 175 largest banks and credit unions in the country with more than \$10 billion in assets, as well as from their affiliates.¹ Through this statutory authority, consumers are able to gain valuable insight into their accounts by requesting certain account information from their depository institution.

In the modern banking environment, consumers reasonably expect financial institutions to provide responses to their requests for information and high levels of customer service. Some banks may not be offering the baseline level of customer service that consumers reasonably expect to receive from companies that have control over their money.

Relationship banking is an aspirational model of banking that meets its customers' needs through strong customer service, responsiveness, and care. Relationship banking can play a critical role in helping to foster fair, transparent, and competitive marketplaces.

The CFPB endeavors to help institutions of all sizes foster an inclusive relationship banking model that meets consumers' reasonable expectations of high levels of customer service and enables consumers to hold

financial institutions accountable when they encounter problems. This model is especially critical during a time when consumers report wanting and valuing high-quality human interactions in their financial lives, as well as more helpful digital channels to better facilitate self-help.²

Increasing market concentration in the financial services industry may present challenges in implementing an inclusive relationship banking model.³ The number of banking institutions has decreased "from nearly 18,000 in 1984 to fewer than 5,000 in 2021."⁴ Bank consolidation has had mixed results for consumers and customer service experiences.⁵

Of particular note is the loss of local banks in rural communities. Rural customers are more likely to visit smaller banks or credit unions, but face decreased banking access due to "[trends in banking consolidation], which] may be a contributing factor to the prevalence of rural banking deserts."⁶ Rural customers rely on

² *The Human + Digital Challenge in Banking: Consumers Want Both*, Cornerstone Advisors (2021), https://go.backbase.com/rs/987-MGR-655/images/Backbase_Cornerstone_Human_Digital.pdf.

³ *Best & Worst Banks According to Consumer Reports Members: Smaller institutions get higher ratings in our latest survey of more than 72,000 members*, Consumer Reports (Mar. 23, 2018), <https://www.consumerreports.org/banks/best-and-worst-banks-and-credit-unions-a5170659592/>.

⁴ *The Great Consolidation of Banks and Acceleration of Branch Closures Across America*, National Community Reinvestment Coalition (Feb. 16, 2022), <https://ncrc.org/the-great-consolidation-of-banks-and-acceleration-of-branch-closures-across-america/>.

⁵ *U.S. Retail Banks Struggle to Differentiate, Deliver Meaningful Customer Experience as Economy Sours*, J.D. Power Finds, J.D. Power (Apr. 7, 2022), <https://www.jdpower.com/business/press-releases/2022-us-retail-banking-satisfaction-study>; *The Human + Digital Challenge in Banking: Consumers Want Both* at 12, 30, Cornerstone Advisors (2021), https://go.backbase.com/rs/987-MGR-655/images/Backbase_Cornerstone_Human_Digital.pdf (Consumers report that it takes too long to get what they need done, that they have to repeat information to multiple sources, that employees aren't knowledgeable about their situation, and that it's difficult to find the information they need online.); *Consumer Response Annual Report* at 30-31, Consumer Financial Protection Bureau (Mar. 2022), https://files.consumerfinance.gov/f/documents/cfpb_2021-consumer-response-annual-report_2022-03.pdf (The CFPB received approximately 37,400 checking or savings account complaints in 2021. Of the complaints where the company confirmed a commercial relationship with the consumer and responded with an explanation or relief, in 94% of those complaints, consumers reported that they attempted to resolve their issue with the company before submitting a complaint to the CFPB, indicating that many consumers are unable to resolve their issues through direct contact with their bank.).

⁶ *Data Spotlight: Challenges in Rural Banking Access* at 9, Consumer Financial Protection Bureau (Apr. 2022), https://files.consumerfinance.gov/f/documents/cfpb_data-spotlight_challenges-in-rural-banking_2022-04.pdf.

smaller banks and the relationship banking they offer, with local knowledge and long-standing relationships, to help maintain the "civic fabric of rural communities."⁷

Federal consumer financial law has long been concerned with consumers' ability to access information. For example, consumers have the right to send a request for information to their mortgage servicer in order to obtain information with respect to their mortgage loan.⁸ In addition, the Fair Credit Reporting Act gives consumers the right to annually request a free copy of their consumer report from each of the nationwide consumer reporting agencies and mandates that consumers receive notice when a user of a consumer report takes any adverse actions on a consumer on the basis, in whole or in part, of information contained in a consumer report.⁹

The CFPA's section 1034(c) right also provides an ability for consumers to access information, as Congress made a determination that consumers need additional rights to demand information from large depository institutions.

II. Request for Comment

This request for information seeks information from the public on what customer service obstacles consumers face in the banking market, and specifically, what information would be helpful for consumers to obtain from depository institutions pursuant to section 1034(c) of the CFPA.

The CFPB welcomes the public to submit stories, data, and information related to this request. To assist commenters in developing responses, the CFPB has crafted the below questions that commenters may answer.

1. What types of information do consumers request from their depository institution? How are consumers using the information?

2. What types of information do consumers request from their depository institution, but are often unable to obtain?

3. How does the channel (phone, in-writing, online, in-person) through which consumers request information impact their ability to obtain information?

4. How do consumers' customer service experiences differ depending on the channel through which they interact with their depository institution (phone, in-writing, online, in-person)?

5. How are customer service representatives evaluated and

⁷ *Id* at 10.

⁸ 12 CFR 1024.36.

⁹ 15 U.S.C. 1681j(a); 15 U.S.C. 1681m(a).

¹ "A covered person subject to supervision and primary enforcement by the Bureau pursuant to section 1025 shall, in a timely manner, comply with a consumer request for information in the control or possession of such covered person concerning the consumer financial product or service that the consumer obtained from such covered person, including supporting written documentation, concerning the account of the consumer." 12 U.S.C. 5534(c)(1). There are certain exceptions. See 12 U.S.C. 5534(c)(2); CFPB Depository Institutions (Dec. 2021), https://files.consumerfinance.gov/f/documents/cfpb_depository-institutions-list_2021-12.pdf.

compensated, and how might compensation structure and incentives impact the service provided?

6. What customer service obstacles have consumers experienced that have adversely affected their ability to bank?

7. What unique customer service obstacles do immigrants, rural communities, or older consumers experience?

8. What are typical call wait times?

9. How often are calls dropped or disconnected? How often do companies use automated and digital communication channels such as interactive voice response (IVR) systems and online chat functions?

10. Are there any fees associated with customer service or requests for information?

11. What are the most important customer service features or experiences that help produce satisfactory banking relationships between financial institutions and consumers?

12. Please explain the value of consumers having access to the following information pertaining to their accounts:

a. Internal or external communications about an account.

b. A listing of all companies that are provided with information about an account.

c. The purposes for which information about a consumer's account are shared.

d. Any compensation that a depository institution receives for sharing information about an account.

e. Any conditions placed on the use of information about an account.

f. A listing of all companies with authorization to receive automatic or reoccurring payments from an account.

g. Information reviewed or used in investigating a consumer's dispute about an account.

h. Any third-party information used to make account decisions about consumers, including but not limited to consumer reports and credit or other risk scores.

13. What information would be helpful for consumers to obtain from depository institutions in order to improve their banking experience?

14. How have methods of customer engagement changed as a result of the COVID-19 pandemic?

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

[FR Doc. 2022-13207 Filed 6-17-22; 8:45 am]

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COUNCIL ON ENVIRONMENTAL QUALITY

[CEQ-2022-0003]

Generic Clearance for the Collection of Qualitative Feedback on Agency Service Delivery

AGENCY: Council on Environmental Quality.

ACTION: Notice of information collection; request for comments.

SUMMARY: Consistent with the Paperwork Reduction Act of 1995 (PRA), this notice announces that the Council on Environmental Quality (CEQ) will submit an Information Collection Request (ICR) to the Office of Management and Budget (OMB) for review and approval. This notice describes a collection of information on generic clearance for qualitative feedback on agency service delivery. An agency may not conduct or sponsor and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.

DATES: Interested persons are invited to submit comments on or before July 21, 2022.

ADDRESSES: You may submit comments, identified by docket number CEQ-2022-0003, by any of the following methods:

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments.

- *Fax:* 202-456-6546.

- *Mail:* Council on Environmental Quality, 730 Jackson Place NW, Washington, DC 20503.

All submissions received must include the agency name, "Council on Environmental Quality," and the docket number, CEQ-2022-0003. All comments received will be posted without change to <https://www.regulations.gov>, including any personal information provided. Do not submit electronically any information you consider to be private, Confidential Business Information (CBI), or other information, the disclosure of which is restricted by statute.

FOR FURTHER INFORMATION CONTACT: To request additional information about this Information Collection Request, please contact Sharmila L. Murthy at 202-395-5750 or Sharmila.L.Murthy@ceq.eop.gov.

SUPPLEMENTARY INFORMATION:

CEQ previously published this proposed information collection in the **Federal Register** on March 16, 2022, and allowed 60 days for public comment. 87 FR 14842. CEQ did not

receive any public comments. CEQ notes that the total burden hours have changed since the 60-day notice due to a clerical error. The purpose of this notice is to allow an additional 30 days for public comment.

Pursuant to the Paperwork Reduction Act, 44 U.S.C. 3506(c)(2)(A), CEQ is soliciting comments and information to enable it to: (1) evaluate whether the proposed collection of information is necessary for the proper performance of the functions of CEQ, including whether the information will have practical utility; (2) evaluate the accuracy of CEQ's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) enhance the quality, utility, and clarity of the information to be collected; and (4) minimize the burden of the collection of information on those who are to respond, including through the use of automated collection techniques or other forms of information technology.

Abstract: The information collection activity provides a means to garner qualitative stakeholder feedback in an efficient, timely manner. CEQ envisions using surveys and focus groups to enhance customer service, improve product development, target messaging, ensure quality control, engage with stakeholders, and spur innovation. Information gathered will yield qualitative information; the collections will not be designed or expected to yield statistically representative results, but rather to provide insight about the challenges that subsets of stakeholders face. This feedback will provide insights into stakeholder perceptions, experiences and expectations, provide an understanding of issues with service, or focus attention on areas where communication, training or changes in operations might improve delivery of products or services. These collections will allow for ongoing, collaborative, and actionable communications between CEQ and its stakeholders. It also will allow feedback to contribute directly to the improvement of program management and services. The solicitation of feedback will target areas such as timeliness, appropriateness, accuracy of information, courtesy, efficiency of service delivery, and resolution of issues with service delivery. CEQ will assess responses to plan and inform efforts to improve or maintain the quality of service offered to the public. If this information is not collected, vital feedback from stakeholders on CEQ's services will be unavailable.