

Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW., Washington, DC 20503.

Final approval under OMB delegated authority of the extension for three years, with revision, of the following report:

Report title: Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas Pursuant to Section 208.25 of Regulation H.

Agency form number: Reg H-2.

OMB control number: 7100-0280.

Frequency: Event-generated.

Reporters: State member banks.

Estimated annual reporting hours:

Notice of special flood hazards to borrowers and servicers, 5,768 hours; notice to FEMA of servicer, 5,768 hours; notice to FEMA of change of servicer, 2,884 hours; notice to borrowers of lapsed mandated flood insurance, 1,167 hours; purchase flood insurance on the borrower's behalf, 824 hours; notice to borrowers of lapsed mandated flood insurance due to remapping, 549 hours; purchase flood insurance on the borrower's behalf due to remapping, 824 hours; and retention of standard FEMA form, 14,420 hours.

Estimated average hours per response: Notice of special flood hazards to borrowers and servicers, 5 minutes; notice to FEMA of servicer, 5 minutes; notice to FEMA of change of servicer, 5 minutes; notice to borrowers of lapsed mandated flood insurance, 5 minutes; purchase flood insurance on the borrower's behalf, 15 minutes; notice to borrowers of lapsed mandated flood insurance due to remapping, 5 minutes; purchase flood insurance on the borrower's behalf due to remapping, 15 minutes; and retention of standard FEMA form, 2.5 minutes.

Number of respondents: 824.

General description of report: This information collection is mandatory pursuant to Section 12 of the Flood Disaster Protection Act of 1973, as amended (42 U.S.C. 4012a) and section 1364 of the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4104a). Since the Federal Reserve does not collect any information associated with Reg H-2, confidentiality would not generally be an issue. However, confidentiality issues may arise should the records required by the Reg H-2 requirements come into possession of the Board during an examination of a state member bank, those records would be protected from disclosure by exemption 8 of the Freedom of Information Act. (5 U.S.C. 552(b)(8)).

Abstract: Regulation H requires state member banks to notify a borrower and

servicer when loans secured by real estate are determined to be in a special flood hazard area and notify them whether flood insurance is available; notify FEMA of the identity of, and any change of, the servicer of a loan secured by real estate in a special flood hazard area; and retain a completed copy of the Standard Flood Hazard Determination Form used to determine whether property securing a loan is in a special flood hazard area.

Current Actions: On September 19, 2011 the Federal Reserve published a notice in the **Federal Register** (76 FR 58003) requesting public comment for 60 days on the extension, with revision, of the Reg H-2 information collection. The comment period for this notice expired on November 18, 2011. The Federal Reserve did not receive any comments. The revisions will be implemented as proposed.

Board of Governors of the Federal Reserve System, November 29, 2011.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. 2011-30991 Filed 12-1-11; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than December 16, 2011.

A. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Colleen S. Yunker Revocable Trust*, Sturgis, Michigan (trustees Jack Steele, Wolsey, South Dakota, and Sturgis Bank and Trust Company, Sturgis, Michigan), to retain voting shares of Leackco Bank Holding Company, Inc., Wolsey, South Dakota, and thereby indirectly retain

voting shares of American Bank & Trust, Wessington Springs, South Dakota.

2. *Eugene Joseph Welle Irrevocable HJW Trust, Hugh J. Welle, Trustee, and Paulette E. Welle*, all of Bemidji, Minnesota; to join the Welle Family Shareholder Group, which controls voting shares of First Bemidji Holding Company, and thereby indirectly controls voting shares of The First National Bank of Bemidji, both in Bemidji, Minnesota.

Board of Governors of the Federal Reserve System, November 28, 2011.

Robert deV. Frierson,
Deputy Secretary of the Board.

[FR Doc. 2011-30949 Filed 12-1-11; 8:45 am]

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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 applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 27, 2011.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *TGR Financial, Inc.*, Naples, Florida; to become a bank holding

company by acquiring 100 percent of the voting shares of First National Bank of the Gulf Coast, Naples, Florida.

B. Federal Reserve Bank of St. Louis (Glenda Wilson, Community Affairs Officer) P.O. Box 442, St. Louis, Missouri 63166-2034:

1. *Alton Bancshares, Inc.*, Alton, Missouri; to acquire 100 percent of the voting shares of First Community Bank of the Ozarks, Branson, Missouri.

Board of Governors of the Federal Reserve System, November 28, 2011.

Robert DeV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2011-30947 Filed 12-1-11; 8:45 am]

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Board of Governors of the Federal Reserve System, November 28, 2011.

Robert DeV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2011-30948 Filed 11-30-11; 8:45 am]

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FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request

AGENCY: Federal Trade Commission (“Commission” or “FTC”).

ACTION: Notice.

SUMMARY: The FTC intends to conduct an evaluation of Admongo, its advertising literacy program for children ages 8–12. The evaluation will involve a randomized controlled trial of the Admongo program in one or more school districts, involving 6,000–8,000 students. This research will be conducted to further the FTC’s mission of protecting consumers from unfair and deceptive marketing. We will consider comments on this proposed research before submitting a request for Office of Management and Budget (OMB) review under the Paperwork Reduction Act (PRA).

DATES: Comments must be submitted on or before January 31, 2012.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the

SUPPLEMENTARY INFORMATION section below. Write “Admongo Evaluation, FTC File No. P085200” on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/admongoevaluationpra>, by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information should be addressed to David Givens, Economist, Bureau of Economics, Federal Trade Commission, 600 Pennsylvania Avenue NW., Mail Stop NJ-4136, Washington, DC 20580. Telephone: (202) 326-3397.

SUPPLEMENTARY INFORMATION:

I. Background

As the nation’s consumer protection agency, the FTC is responsible for enforcing laws that prohibit unfair and

deceptive advertising and marketing practices. Part of this mission involves educating consumers, including young consumers. In April 2010, the FTC launched a youth-directed multi-media advertising literacy campaign called Admongo and distributed accompanying lesson plans to 100,000 educators in every U.S. public school with a fifth or sixth grade class. Admongo aims to help children from 8 to 12 become more discerning consumers of information. The program has three broad objectives: (1) Raising awareness of advertising and marketing messages; (2) teaching critical thinking skills that will allow children to better analyze and interpret advertisements; and (3) demonstrating the benefits of being an informed consumer. The program teaches students specific skills: How to identify ads, how to identify the ways advertisers target certain groups of consumers, how to spot persuasive techniques commonly employed by ads, and how to apply an understanding of advertising techniques to make smarter purchases. The campaign includes an online game, in-school lesson plans, sample ads that can be used at home and in the classroom, and teacher videos. All materials can be viewed at <http://www.admongo.gov>.

The proposed evaluation will test a large group of students in these skills and then compare the performance of those who have been exposed to the Admongo curriculum with those who have not. The results will give the FTC valuable insight into the optimal design of youth-directed consumer education. The FTC is interested in: The relative effectiveness of in-class versus online instruction, the variation in Admongo’s benefits by age, pre-existing levels of ad literacy by age, and the relationship between ad literacy and academic achievement.¹ The FTC also intends to interview teachers who have used the Admongo lessons in their classrooms. Teacher feedback will help us tailor the lessons to real-world classroom conditions.

II. Paperwork Reduction Act

Under the PRA, 44 U.S.C. 3501–3521, federal agencies must obtain approval (“clearance”) from OMB for each collection of information they conduct or sponsor. “Collection of information” includes disclosure to an agency, third parties, or the public of information by or for an agency through identical questions posed to, or identical reporting, recordkeeping, or disclosure

¹ All student-level data will be stripped of personally identifiable information by participating school districts before it reaches the FTC.

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.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 16, 2011.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *CenterState Banks, Inc.*, Davenport, Florida; to engage in making, acquiring, brokering, or servicing loans, or other extensions of credit through its subsidiary, R4ALL, Inc., Davenport, Florida, pursuant to section 225.28(b)(1) of Regulation Y.