

INSTITUTIONS IN LIQUIDATION

(In alphabetical order)

FDIC ref. No.	Bank name	City	State	Date closed
10512	Capitol City Bank & Trust Company	Atlanta	GA	2/13/2015

[FR Doc. 2015-03735 Filed 2-23-15; 8:45 am]

BILLING CODE 6714-01-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: Notice is hereby given of the final approval of proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the Paperwork Reduction Act Submission, supporting statements and approved collection of information instrument(s) are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Acting Clearance Officer—John Schmidt—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202) 452-3829. Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

OMB Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of 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, without revision, of the following information collection:

Report title: Disclosure Requirements in Connection with Regulation DD (Truth in Savings Act).

Agency form number: Regulation DD.
OMB control number: 7100-0271.

Frequency: Monthly.

Reporters: State member banks, branches & agencies of foreign banks, commercial lending companies, and Edge Act or agreement corporations.

Estimated annual reporting hours:
Account disclosures: 12,504 hours;
Change in terms notices: 18,756 hours;
Notices prior to maturity: 18,756 hours;
Periodic statement disclosure: 100,032 hours; and Advertising: 6,252 hours.

Estimated average hours per response:
Account disclosures: 1 hour; Change in terms notices: 1.5 hours; Notices prior to maturity: 1.5 hours; Periodic statement disclosure: 8 hours; and Advertising: 30 minutes.

Number of respondents: 1,042.

General description of report: This information collection is mandatory pursuant section 269 of Truth in Savings Act (TISA) (12 U.S.C. 4308), which authorizes the Consumer Financial Protection Bureau (CFPB) to issue regulations to carry out the provisions of the act. The Board's imposition of the disclosure requirements on Federal Reserve supervised institutions is authorized by the Dodd-Frank amendments to TISA (12 U.S.C. 4309), and the provisions of Regulation DD (12 CFR 1030.1(a), 1030.2(j)). An institution's disclosure obligations under Regulation DD are mandatory. The Federal Reserve does not collect any information; therefore, no issue of confidentiality arises.

Abstract: TISA was contained in the Federal Deposit Insurance Corporation Improvement Act of 1991. The purpose of TISA and its implementing regulation is to assist consumers in comparing deposit accounts offered by institutions, principally through the disclosure of fees, the annual percentage yield (APY), and other account terms. TISA requires depository institutions to disclose key terms for deposit accounts at account opening, upon request, when changes in terms occur, and in periodic statements. It also includes rules about advertising for deposit accounts. TISA does not provide exemptions from compliance for small institutions.

On July 21, 2011, rulemaking authority for TISA was transferred from the Board to the CFPB under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act). In December 2011, the CFPB

published an interim final rule establishing its own Regulation DD to implement TISA at 12 CFR part 1030 that substantially duplicated the Board's Regulation DD. The Board repealed its version of Regulation DD (12 CFR part 230) effective June 30, 2014.

Current Actions: On December 11, 2014, the Federal Reserve published a notice in the **Federal Register** (79 FR 73583) requesting public comment for 60 days on the extension, without revision, of the Disclosure Requirements in Connection with Regulation DD. The comment period for this notice expired on February 9, 2015. The Federal Reserve did not receive any comments.

Board of Governors of the Federal Reserve System, February 19, 2015.

Robert deV. Frierson,

Secretary of the Board.

[FR Doc. 2015-03684 Filed 2-23-15; 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 March 11, 2015.

A. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Michael Jenò Paulucci*, Palm Coast, Florida; to acquire voting shares of Republic Bancshares, Inc., and thereby indirectly acquire voting shares of

Republic Bank, Inc., both in Duluth, Minnesota.

Board of Governors of the Federal Reserve System, February 19, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-03719 Filed 2-23-15; 8:45 am]

BILLING CODE 6210-01-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 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 applications will also 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 March 20, 2015.

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

1. *Merchants & Farmers Bancshares, Inc.*, Leesville, Louisiana; to merge with Vernon Bancshares, Inc., and thereby indirectly acquire Vernon Bank, both in Leesville, Louisiana.

2. *United Community Banks, Inc.*, Blairsville, Georgia, to merge with MoneyTree Corporation, and thereby indirectly acquire First National Bank, both in Lenoir City, Tennessee.

B. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier,

Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *American Bancor, Ltd.*, Dickinson, North Dakota; to acquire 100 percent of the voting shares of United Community Bank of North Dakota, Leeds, North Dakota.

2. *Landmark Investor Group, Inc.*, Eden Prairie, Minnesota; to become a bank holding company by acquiring 100 percent of the voting shares of Landmark Community Bank, National Association, Isanti, Minnesota.

Board of Governors of the Federal Reserve System, February 19, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-03718 Filed 2-23-15; 8:45 am]

BILLING CODE 6210-01-P

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 March 11, 2015.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) 600 Atlantic Avenue, Boston, Massachusetts 02210-2204.

1. *New Hampshire Mutual Bancorp*, Manchester, New Hampshire (MHC), to establish MillRiver Trust Company, Concord, New Hampshire (MillRiver), and transfer the existing trust business from MHC's subsidiary banks,

Merrimack County Savings Bank, Concord, New Hampshire and Meredith Village Savings Bank, Meredith, New Hampshire to MillRiver, and thereby engage in trust company, financial advisory and transaction activities, and the sale of insurance in a town of less than 5,000 in population, pursuant to sections 225.28(b)(5), (b)(6), (b)(7) and (b)(11)(iii)(A) of Regulation Y.

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

1. *First NBC Bank Holding Company*, New Orleans, Louisiana; to acquire 100 percent of the outstanding shares of State Investors Bancorp, Inc. and its subsidiary bank, State-Investors Bank both of Metairie, Louisiana, and thereby engage in operating a savings association, pursuant to section 225.28(b)(4)(ii) of Regulation Y. Comment regarding this application must be received by March 20, 2015.

C. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *SSB, Inc., Manistique, Michigan*; to acquire through State Savings Bank of Manistique, Manistique, Michigan, between 10 and 20 percent of the stock of Lasco Development Corporation, Marquette, Michigan. And thereby engage in data processing activities, pursuant to section 225.28(b)(14) of Regulation Y.

Board of Governors of the Federal Reserve System, February 19, 2015.

Michael J. Lewandowski,

Assistant Secretary of the Board.

[FR Doc. 2015-03720 Filed 2-23-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Submission for OMB Review; 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 online game, using an Internet panel recruited by a market research company. This research will be conducted to further the FTC's mission of protecting consumers from unfair and deceptive marketing. The information collection requirements described below