

In 2020, Upstart Network, Inc. (Upstart) was granted a No-Action Letter (NAL). ⁷⁵ Upstart, a company that that

uses alternative data and machine learning in making credit underwriting and pricing decisions, received a NAL

pertaining to regulatory uncertainty under ECOA and Regulation B.⁷⁶

APPENDIX A—DEFINED TERMS

Term	Definition
AMS	Agricultural Marketing Service of the U.S. Department of Agriculture.
APA	Administrative Procedure Act.
API	Application Programming Interface.
ASC	FFIEC's Appraisal Subcommittee.
Bureau	Consumer Financial Protection Bureau/Bureau of Consumer Financial Protection.
CARES Act	Coronavirus Aid, Relief, and Economic Security Act.
CMS	Compliance Management System.
COVID-19	Coronavirus Disease/Pandemic 2019.
Dodd-Frank Act	Dodd-Frank Wall Street Reform and Consumer Protection Act.
DOJ	U.S. Department of Justice.
DOT	U.S. Department of Transportation.
ECOA	Equal Credit Opportunity Act.
FCA	Farm Credit Administration.
FCRA	Fair Credit Reporting Act.
FDIC	Federal Deposit Insurance Corporation.
HFHA	Federal Housing Finance Agency.
Federal Reserve Board or FRB	Board of Governors of the Federal Reserve System.
FFIEC	Federal Financial Institutions Examination Council—the FFIEC member agencies are the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Bureau of Consumer Financial Protection (The Bureau). The State Liaison Committee was added to FFIEC in 2006 as a voting member.
FTC	Federal Trade Commission.
GIPSA	Grain Inspection, Packers and Stockyards Administration of the U.S. Department of Agriculture.
HMDA	Home Mortgage Disclosure Act.
HUD	U.S. Department of Housing and Urban Development.
LAR	Loan Application Register (HMDA).
LEP	Limited English Proficient.
MSA	Metropolitan Statistical Area.
MOU	Memorandum of Understanding.
NCUA	National Credit Union Administration.
NPRM	Notice of Proposed Rulemaking.
OCC	Office of the Comptroller of the Currency.
PPP	Paycheck Protection Program (CARES Act).
RFI	Request for Information.
SBA	Small Business Administration.
SBREFA	Small Business Regulatory Enforcement Fairness Act of 1996.
SEC	Securities and Exchange Commission.
SER	Small Entity Representatives.
SNAP	Supplemental Nutrition Assistance Program ("Food Stamps").
USDA	U.S. Department of Agriculture.

Signing Authority

The Acting Director of the Bureau, David Uejio, having reviewed and approved this document, is delegating the authority to electronically sign this document to Laura Galban, a Bureau Federal Register Liaison, for purposes of publication in the **Federal Register**.

Dated: April 22, 2021.

Laura Galban,

Federal Register Liaison, Bureau of Consumer Financial Protection.

[FR Doc. 2021-08716 Filed 4-26-21; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF DEFENSE

Office of the Secretary

Revised Non-Foreign Overseas Per Diem Rates

AGENCY: Defense Human Resources Activity, Department of Defense (DoD).

ACTION: Notice of revised per diem rates in non-foreign areas outside the continental U.S.

SUMMARY: Defense Human Resources Activity publishes this Civilian

⁷⁵ Consumer Fin. Prot. Bureau, *Upstart Network No-Action Letter* (Nov. 30, 2020), https://files.consumerfinance.gov/f/documents/cfpb_upstart-network-inc_no-action-letter_2020-11.pdf. In addition to the Upstart NAL, in 2020, the Bureau granted a total of three Approvals under the

Compliance Assistance Sandbox policy and six NAL or NAL Templates. These applications, however, do not directly pertain to fair lending issues. All granted applications can be found on the Bureau's website, at <https://>

www.consumerfinance.gov/rules-policy/innovation/granted-applications.

⁷⁶ On September 14, 2017, Upstart was granted a NAL for a term of three years. This NAL expired on December 1, 2020.

Personnel Per Diem Bulletin Number 317. Bulletin Number 317 lists current per diem rates prescribed for reimbursement of subsistence expenses while on official Government travel to Alaska, Hawaii, the Commonwealth of Puerto Rico, and the possessions of the United States. The Fiscal Year (FY) 2021 lodging rate review resulted in lodging rate changes in certain locations.

DATES: The updated rates take effect May 1, 2021.

FOR FURTHER INFORMATION CONTACT: Mr. Scott Laws, 571-372-1282.

SUPPLEMENTARY INFORMATION: This document notifies the public of

revisions in per diem rates prescribed by the Per Diem, Travel and Transportation Allowance Committee for travel to non-foreign areas outside the continental United States. The FY 2021 lodging rate review for Puerto Rico resulted in lodging rate changes in certain locations. Bulletin Number 317 is published in the **Federal Register** to ensure that Government travelers outside the Department of Defense are notified of revisions to the current reimbursement rates.

If you believe the lodging, meal or incidental allowance rate for a locality listed in the following table is

insufficient, you may request a rate review for that location. For more information about how to request a review, please see the Defense Travel Management Office's Per Diem Rate Review Frequently Asked Questions (FAQ) page at <https://www.defensetravel.dod.mil/site/faqraterev.cfm>.

Dated: April 21, 2021.

Aaron T. Siegel,

Alternate OSD Federal Register Liaison Officer, Department of Defense.

State or territory	Locality	Season start	Season end	Lodging	M&IE	Total per diem	Effective date
ALASKA	[OTHER]	01/01	12/31	175	113	288	10/01/2020
ALASKA	ADAK	01/01	12/31	175	117	292	10/01/2020
ALASKA	ANCHORAGE [INCL NAV RES]	01/01	12/31	229	125	354	10/01/2020
ALASKA	BARROW	05/15	09/14	326	129	455	10/01/2020
ALASKA	BARROW	09/15	05/14	252	129	381	10/01/2020
ALASKA	BARTER ISLAND LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	BETHEL	01/01	12/31	219	101	320	10/01/2020
ALASKA	BETTLES	01/01	12/31	175	113	*288	10/01/2020
ALASKA	CAPE LISBURNE LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	CAPE NEWENHAM LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	CAPE ROMANZOF LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	CLEAR AB	01/01	12/31	175	113	288	10/01/2020
ALASKA	COLD BAY	01/01	12/31	175	113	288	10/01/2020
ALASKA	COLD BAY LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	COLDFOOT	01/01	12/31	219	93	312	10/01/2020
ALASKA	COPPER CENTER	01/01	12/31	175	115	290	10/01/2020
ALASKA	CORDOVA	03/01	10/31	175	106	281	10/01/2020
ALASKA	CORDOVA	11/01	02/28	150	106	256	10/01/2020
ALASKA	CRAIG	05/01	09/30	139	94	233	10/01/2020
ALASKA	CRAIG	10/01	04/30	109	94	203	10/01/2020
ALASKA	DEADHORSE	01/01	12/31	120	113	*233	10/01/2020
ALASKA	DELTA JUNCTION	01/01	12/31	175	101	276	10/01/2020
ALASKA	DENALI NATIONAL PARK	06/01	09/30	164	98	258	10/01/2020
ALASKA	DENALI NATIONAL PARK	10/01	05/31	114	98	188	10/01/2020
ALASKA	DILLINGHAM	07/01	08/31	320	113	433	10/01/2020
ALASKA	DILLINGHAM	09/01	06/30	298	113	411	10/01/2020
ALASKA	DUTCH HARBOR-UNALASKA	01/01	12/31	175	129	304	10/01/2020
ALASKA	EARECKSON AIR STATION	01/01	12/31	146	74	220	10/01/2020
ALASKA	EIELSON AFB	05/01	09/15	154	100	254	10/01/2020
ALASKA	EIELSON AFB	09/16	04/30	79	100	179	10/01/2020
ALASKA	ELFIN COVE	01/01	12/31	175	113	288	10/01/2020
ALASKA	ELMENDORF AFB	01/01	12/31	229	125	354	10/01/2020
ALASKA	FAIRBANKS	05/01	09/15	154	100	254	10/01/2020
ALASKA	FAIRBANKS	09/16	04/30	79	100	179	10/01/2020
ALASKA	FORT YUKON LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	FT. GREELY	01/01	12/31	175	101	276	10/01/2020
ALASKA	FT. RICHARDSON	01/01	12/31	229	125	354	10/01/2020
ALASKA	FT. WAINWRIGHT	05/01	09/15	154	100	254	10/01/2020
ALASKA	FT. WAINWRIGHT	09/16	04/30	79	100	179	10/01/2020
ALASKA	GAMBELL	01/01	12/31	175	113	288	10/01/2020
ALASKA	GLENNALLEN	01/01	12/31	175	115	290	10/01/2020
ALASKA	HAINES	01/01	12/31	149	113	262	10/01/2020
ALASKA	HEALY	06/01	09/30	164	98	262	10/01/2020
ALASKA	HEALY	10/01	05/31	114	98	212	10/01/2020
ALASKA	HOMER	05/01	09/30	189	124	313	10/01/2020
ALASKA	HOMER	10/01	04/30	104	124	228	10/01/2020
ALASKA	JB ELMENDORF-RICHARDSON	01/01	12/31	229	125	354	10/01/2020
ALASKA	JUNEAU	02/01	09/30	249	118	367	10/01/2020
ALASKA	JUNEAU	10/01	01/31	175	118	293	10/01/2020
ALASKA	KAKTOVIK	01/01	12/31	175	129	*304	10/01/2020
ALASKA	KAVIK CAMP	01/01	12/31	175	113	*288	10/01/2020
ALASKA	KENAI-SOLDOTNA	05/01	09/30	151	113	264	10/01/2020
ALASKA	KENAI-SOLDOTNA	10/01	04/30	99	113	212	10/01/2020
ALASKA	KENNICOTT	01/01	12/31	175	85	260	10/01/2020
ALASKA	KETCHIKAN	04/01	09/30	250	118	368	10/01/2020
ALASKA	KETCHIKAN	10/01	03/31	140	118	258	10/01/2020
ALASKA	KING SALMON	01/01	12/31	175	89	264	10/01/2020
ALASKA	KING SALMON LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	KLAWOCK	05/01	09/30	139	94	233	10/01/2020
ALASKA	KLAWOCK	10/01	04/30	109	94	203	10/01/2020
ALASKA	KODIAK	04/01	09/30	207	109	316	10/01/2020

State or territory	Locality	Season start	Season end	Lodging	M&IE	Total per diem	Effective date
ALASKA	KODIAK	10/01	03/31	123	109	232	10/01/2020
ALASKA	KOTZEBUE	01/01	12/31	175	121	296	10/01/2020
ALASKA	KULIS AGS	01/01	12/31	229	125	354	10/01/2020
ALASKA	MCCARTHY	01/01	12/31	175	85	260	10/01/2020
ALASKA	MCGRATH	01/01	12/31	175	113	* 288	10/01/2020
ALASKA	MURPHY DOME	05/01	09/15	154	100	254	10/01/2020
ALASKA	MURPHY DOME	09/16	04/30	79	100	179	10/01/2020
ALASKA	NOME	01/01	12/31	200	118	318	10/01/2020
ALASKA	NOSC ANCHORAGE	01/01	12/31	229	125	354	10/01/2020
ALASKA	NUIQSUT	01/01	12/31	175	113	* 288	10/01/2020
ALASKA	OLIKTOK LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	PALMER	01/01	12/31	175	117	292	10/01/2020
ALASKA	PETERSBURG	01/01	12/31	130	108	238	10/01/2020
ALASKA	POINT BARROW LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	POINT HOPE	01/01	12/31	175	113	* 288	10/01/2020
ALASKA	POINT LONELY LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	PORT ALEXANDER	01/01	12/31	175	113	* 288	10/01/2020
ALASKA	PORT ALSWORTH	01/01	12/31	175	113	288	10/01/2020
ALASKA	PRUDHOE BAY	01/01	12/31	120	113	* 233	10/01/2020
ALASKA	SELDOVIA	05/01	09/30	189	124	313	10/01/2020
ALASKA	SELDOVIA	10/01	04/30	104	124	223	10/01/2020
ALASKA	SEWARD	04/01	09/30	299	146	445	10/01/2020
ALASKA	SEWARD	10/01	03/31	104	146	250	10/01/2020
ALASKA	SITKA-MT. EDGE CUMBE	04/01	09/30	220	116	336	10/01/2020
ALASKA	SITKA-MT. EDGE CUMBE	10/01	03/31	189	116	305	10/01/2020
ALASKA	SKAGWAY	04/01	09/30	250	118	368	10/01/2020
ALASKA	SKAGWAY	10/01	03/31	140	118	258	10/01/2020
ALASKA	SLANA	01/01	12/31	175	113	288	10/01/2020
ALASKA	SPARREVOHN LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	SPRUCE CAPE	04/01	09/30	207	109	316	10/01/2020
ALASKA	SPRUCE CAPE	10/01	03/31	123	109	232	10/01/2020
ALASKA	ST. GEORGE	01/01	12/31	175	113	288	10/01/2020
ALASKA	TALKEETNA	01/01	12/31	175	120	295	10/01/2020
ALASKA	TANANA	01/01	12/31	200	118	318	10/01/2020
ALASKA	TATALINA LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	TIN CITY LRRS	01/01	12/31	175	113	288	10/01/2020
ALASKA	TOK	01/01	12/31	105	113	218	10/01/2020
ALASKA	VALDEZ	05/16	09/15	212	110	322	10/01/2020
ALASKA	VALDEZ	09/16	05/15	154	110	264	10/01/2020
ALASKA	WAINWRIGHT	01/01	12/31	275	77	352	10/01/2020
ALASKA	WAKE ISLAND DIVERT AIRFIELD	01/01	12/31	175	113	288	10/01/2020
ALASKA	WASILLA	05/01	09/30	190	94	284	10/01/2020
ALASKA	WASILLA	10/01	04/30	100	94	194	10/01/2020
ALASKA	WRANGELL	04/01	09/30	250	118	368	10/01/2020
ALASKA	WRANGELL	10/01	03/31	140	118	258	10/01/2020
ALASKA	YAKUTAT	06/01	09/30	350	111	461	10/01/2020
ALASKA	YAKUTAT	10/01	05/31	150	111	261	10/01/2020
AMERICAN SAMOA	AMERICAN SAMOA	01/01	12/31	139	86	225	07/01/2019
AMERICAN SAMOA	PAGO PAGO	01/01	12/31	139	86	225	07/01/2019
GUAM	GUAM (INCL ALL MIL INSTAL)	01/01	12/31	159	96	255	04/01/2021
GUAM	JOINT REGION MARIANAS (ANDERSEN)	01/01	12/31	159	96	255	04/01/2021
GUAM	JOINT REGION MARIANAS (NAVAL BASE)	01/01	12/31	159	96	255	04/01/2021
GUAM	TAMUNING	01/01	12/31	159	96	255	04/01/2021
HAWAII	[OTHER]	01/01	12/31	218	149	367	01/01/2021
HAWAII	CAMP H M SMITH	01/01	12/31	177	149	326	01/01/2021
HAWAII	CNI NAVMAG PEARL HARBOR-HICKAM	01/01	12/31	177	149	326	01/01/2021
HAWAII	FT. DERUSSEY	01/01	12/31	177	149	326	01/01/2021
HAWAII	FT. SHAFTER	01/01	12/31	177	149	326	01/01/2021
HAWAII	HICKAM AFB	01/01	12/31	177	149	326	01/01/2021
HAWAII	HONOLULU	01/01	12/31	177	149	326	01/01/2021
HAWAII	ISLE OF HAWAII: HILO	01/01	12/31	199	120	319	01/01/2021
HAWAII	ISLE OF HAWAII: LOCATIONS OTHER THAN HILO	01/01	12/31	218	156	374	01/01/2021
HAWAII	ISLE OF KAUAI	01/01	12/31	325	141	466	01/01/2021
HAWAII	ISLE OF LANAI	01/01	12/31	218	134	352	01/01/2021
HAWAII	ISLE OF MAUI	01/01	12/31	304	150	454	01/01/2021
HAWAII	ISLE OF MOLOKAI	01/01	12/31	218	106	324	01/01/2021
HAWAII	ISLE OF OAHU	01/01	12/31	177	149	326	01/01/2021
HAWAII	JB PEARL HARBOR-HICKAM	01/01	12/31	177	149	326	01/01/2021
HAWAII	KAPOLEI	01/01	12/31	177	149	326	01/01/2021
HAWAII	KEKAHA PACIFIC MISSILE RANGE FAC.	01/01	12/31	325	141	466	01/01/2021
HAWAII	KILAUEA MILITARY CAMP	01/01	12/31	199	120	319	01/01/2021
HAWAII	LIHUE	01/01	12/31	325	141	466	01/01/2021
HAWAII	MCB HAWAII	01/01	12/31	177	149	326	01/01/2021
HAWAII	NCTAMS PAC WAHIAWA	01/01	12/31	177	149	326	01/01/2021
HAWAII	NOSC PEARL HARBOR	01/01	12/31	177	149	326	01/01/2021
HAWAII	PEARL HARBOR	01/01	12/31	177	149	326	01/01/2021
HAWAII	PMRF BARKING SANDS	01/01	12/31	325	141	466	01/01/2021
HAWAII	SCHOFIELD BARRACKS	01/01	12/31	177	149	326	01/01/2021

State or territory	Locality	Season start	Season end	Lodging	M&IE	Total per diem	Effective date
HAWAII	TRIPLER ARMY MEDICAL CENTER.	01/01	12/31	177	149	326	01/01/2021
HAWAII	WHEELER ARMY AIRFIELD	01/01	12/31	177	149	326	01/01/2021
MIDWAY ISLANDS	MIDWAY ISLANDS	01/01	12/31	125	81	206	01/01/2021
NORTHERN MARIANA ISLANDS	[OTHER]	01/01	12/31	80	113	182	04/01/2021
NORTHERN MARIANA ISLANDS	ROTA	01/01	12/31	130	114	244	04/01/2021
NORTHERN MARIANA ISLANDS	SAIPAN	01/01	12/31	161	113	274	04/01/2021
NORTHERN MARIANA ISLANDS	TINIAN	01/01	12/31	80	93	162	04/01/2021
PUERTO RICO	[OTHER]	01/01	12/31	159	100	259	05/01/2021
PUERTO RICO	AGUADILLA	01/01	12/31	149	90	239	05/01/2021
PUERTO RICO	BAYAMON	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	BAYAMON	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	CAROLINA	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	CAROLINA	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	CEIBA	01/01	12/31	159	110	269	05/01/2021
PUERTO RICO	CULEBRA	01/01	12/31	159	105	264	05/01/2021
PUERTO RICO	FAJARDO [INCL ROOSEVELT RDS NAVSTAT].	01/01	12/31	159	110	269	05/01/2021
PUERTO RICO	FT. BUCHANAN [INCL GSA SVC CTR, GUAYNABO].	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	FT. BUCHANAN [INCL GSA SVC CTR, GUAYNABO].	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	HUMACAO	01/01	12/31	159	110	269	05/01/2021
PUERTO RICO	LUIS MUNOZ MARIN IAP AGS	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	LUIS MUNOZ MARIN IAP AGS	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	LUQUILLO	01/01	12/31	159	110	269	05/01/2021
PUERTO RICO	MAYAGUEZ	01/01	12/31	109	94	203	05/01/2021
PUERTO RICO	PONCE	01/01	12/31	149	130	279	05/01/2021
PUERTO RICO	RIO GRANDE	01/01	12/31	169	85	254	05/01/2021
PUERTO RICO	SABANA SECA [INCL ALL MILITARY].	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	SABANA SECA [INCL ALL MILITARY].	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	SAN JUAN & NAV RES STA	12/01	05/31	195	115	310	05/01/2021
PUERTO RICO	SAN JUAN & NAV RES STA	06/01	11/30	167	115	282	05/01/2021
PUERTO RICO	VIEQUES	01/01	12/31	159	94	253	05/01/2021
VIRGIN ISLANDS (U.S.)	ST. CROIX	12/15	04/14	299	120	419	04/01/2021
VIRGIN ISLANDS (U.S.)	ST. CROIX	04/15	12/14	247	120	367	04/01/2021
VIRGIN ISLANDS (U.S.)	ST. JOHN	12/04	04/30	230	123	353	04/01/2021
VIRGIN ISLANDS (U.S.)	ST. JOHN	05/01	12/03	170	123	293	04/01/2021
VIRGIN ISLANDS (U.S.)	ST. THOMAS	04/15	12/15	249	118	367	04/01/2021
VIRGIN ISLANDS (U.S.)	ST. THOMAS	12/16	04/14	339	118	457	04/01/2021
WAKE ISLAND	WAKE ISLAND	01/01	12/31	129	70	199	01/01/2021

* Where meals are included in the lodging rate, a traveler is only allowed a meal rate on the first and last day of travel.

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BILLING CODE 5001-06-P

DEPARTMENT OF EDUCATION

[Docket No. ED-2021-SCC-0012]

Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Example Application for the Emergency Assistance to Non-Public Schools Program

AGENCY: Office of Elementary and Secondary Education (OESE), Department of Education (ED).

ACTION: Notice.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995, ED is proposing an extension without change of a currently approved collection.

DATES: Interested persons are invited to submit comments on or before May 27, 2021.

ADDRESSES: Written comments and recommendations for proposed information collection requests should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this information collection request by selecting "Department of Education" under "Currently Under Review," then check "Only Show ICR for Public Comment" checkbox. Comments may also be sent to ICDocketmgr@ed.gov.

FOR FURTHER INFORMATION CONTACT: For specific questions related to collection activities, please contact Andrew Brake, 202-453-6136.

SUPPLEMENTARY INFORMATION: The Department of Education (ED), in accordance with the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3506(c)(2)(A)), provides the general public and Federal agencies with an opportunity to comment on proposed, revised, and continuing collections of information. This helps the Department assess the impact of its information collection requirements and minimize the public's reporting burden. It also

helps the public understand the Department's information collection requirements and provide the requested data in the desired format. ED is soliciting comments on the proposed information collection request (ICR) that is described below. The Department of Education is especially interested in public comment addressing the following issues: (1) Is this collection necessary to the proper functions of the Department; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the Department enhance the quality, utility, and clarity of the information to be collected; and (5) how might the Department minimize the burden of this collection on the respondents, including through the use of information technology. Please note that written comments received in response to this notice will be considered public records.

Title of Collection: Example Application for the Emergency Assistance to Non-Public Schools Program.