

Act (PRA) of 1995, the Federal Communications Commission (FCC or the Commission) invites the general public and other Federal agencies to take this opportunity to comment on the following information collection.

Comments are requested concerning: whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; the accuracy of the Commission's burden estimate; ways to enhance the quality, utility, and clarity of the information collected; ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology; and ways to further reduce the information collection burden on small business concerns with fewer than 25 employees.

DATES: Written PRA comments should be submitted on or before March 11, 2024. If you anticipate that you will be submitting comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the contact listed below as soon as possible.

ADDRESSES: Direct all PRA comments to Nicole Ongele, FCC, via email PRA@fcc.gov and to nicole.ongele@fcc.gov.

FOR FURTHER INFORMATION CONTACT: For additional information about the information collection, contact Nicole Ongele, (202) 418-2991.

SUPPLEMENTARY INFORMATION: The FCC may not conduct or sponsor a collection of information unless it displays a currently valid control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the PRA that does not display a valid Office of Management and Budget (OMB) control number.

OMB Control Number: 3060-1046.

Title: Part 64, Modernization of Payphone Compensation Rules, *et al.*, WC Docket No. 17-141, *et al.*

Form Number: N/A.

Type of Review: Extension of a currently approved collection.

Respondents: Business or other for-profit.

Number of Respondents and Responses: 216 respondents; 1,456 responses.

Estimated Time per Response: 0.50-122 hours.

Frequency of Response: On occasion, one-time, and quarterly reporting requirements; third party disclosure requirements; and recordkeeping requirement.

Obligation to Respond: Required to obtain or retain benefits. Statutory authority for this information collection is contained in 47 U.S.C. 151, 154 and 276.

Total Annual Burden: 22,524 hours.

Total Annual Cost: No cost.

Needs and Uses: Section 276 of the Communications Act, as amended (the Act), requires that the Federal Communications Commission (Commission or FCC) establish rules ensuring that payphone service providers or PSPs are "fairly compensated" for each and every completed payphone-originated call. The Commission's Payphone Compensation Rules satisfy section 276 by identifying the party liable for compensation and establishing a mechanism for PSPs to be paid. A 2003 Report and Order (FCC 03-235) established detailed rules (Payphone Compensation Rules) ensuring that payphone service providers or PSPs are "fairly compensated" for each and every completed payphone-originated call pursuant to section 276 of the Communications Act, as amended (the Act), which the Commission revised in a 2018 Report and Order (FCC 18-21). The Payphone Compensation Rules satisfy section 276 by identifying the party liable for compensation and establishing a mechanism for PSPs to be paid. The Payphone Compensation Rules: (1) place liability to compensate PSPs for payphone-originated calls on the facilities-based long distance carriers or switch-based resellers (SBRs) from whose switches such calls are completed; (2) define these responsible carriers as "Completing Carriers" and require them to develop their own system of tracking calls to completion; (3) require Completing Carriers to file with PSPs a quarterly report and also submit an attestation by a company official, including but not limited to the chief financial officer (CFO), that the payment amount for that quarter is accurate and is based on 100% of all completed calls; (4) require quarterly reporting obligations for other facilities-based long distance carriers in the call path, if any, and define these carriers as "Intermediate Carriers;" and (5) give parties flexibility to agree to alternative compensation arrangements (ACA) so that small Completing Carriers may avoid the expense of instituting a tracking system. The revisions adopted in the 2018 Report and Order significantly decreased the paperwork burden on carriers.

Federal Communications Commission.

Marlene Dortch,

Secretary, Office of the Secretary.

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BILLING CODE 6712-01-P

FEDERAL DEPOSIT INSURANCE CORPORATION

RIN 3064-ZA40

Notice of Inflation Adjustments for Civil Money Penalties

AGENCY: Federal Deposit Insurance Corporation.

ACTION: Notice of monetary penalties 2024.

SUMMARY: The Federal Deposit Insurance Corporation is providing notice of its maximum civil money penalties as adjusted for inflation.

DATES: The adjusted maximum amounts of civil money penalties in this notice are applicable to penalties assessed after January 15, 2024, for conduct occurring on or after November 2, 2015.

FOR FURTHER INFORMATION CONTACT: Graham N. Rehrig, Counsel, Legal Division, 703-314-3401, grehrig@fdic.gov; Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION: This notice announces changes to the maximum amount of each civil money penalty (CMP) within the Federal Deposit Insurance Corporation's (FDIC) jurisdiction to administer to account for inflation under the Federal Civil Penalties Inflation Adjustment Act of 1990 (1990 Adjustment Act),¹ as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (2015 Adjustment Act).² Under the 1990 Adjustment Act, as amended, federal agencies must make annual adjustments to the maximum amount of each CMP the agency administers. The Office of Management and Budget (OMB) is required to issue guidance to federal agencies no later than December 15 of each year providing an inflation-adjustment multiplier (*i.e.*, the inflation-adjustment factor agencies must use) applicable to CMPs assessed in the following year.

Agencies are required to publish their CMPs, adjusted under the multiplier provided by the OMB, by January 15 of the applicable year. Agencies like the FDIC that have codified the statutory

¹ Public Law 101-410, 104 Stat. 890, codified at 28 U.S.C. 2461 note.

² Public Law 114-74, 701(b), 129 Stat. 599, codified at 28 U.S.C. 2461 note.

formula for making the CMP adjustments may make annual inflation adjustments by providing notice in the **Federal Register**.³

On December 19, 2023, the OMB issued guidance to affected agencies on implementing the required annual adjustment, which guidance included the relevant inflation multiplier.⁴ The

FDIC has applied that multiplier to the maximum CMPs allowable in 2023 for FDIC-supervised institutions and other parties subject to the FDIC's jurisdiction to calculate the maximum amount of CMPs that may be assessed by the FDIC in 2024.⁵ There were no new statutory CMPs administered by the FDIC during 2023.

The following charts provide the inflation-adjusted maximum CMP amounts for use after January 15, 2024—the effective date of the 2024 annual adjustments—under 12 CFR part 308, for conduct occurring on or after November 2, 2015:

MAXIMUM CIVIL MONEY PENALTY AMOUNTS

U.S. Code citation	Current maximum CMP (through January 14, 2024)	Adjusted maximum CMP ⁶ (beginning January 15, 2024)
12 U.S.C. 1464(v):		
Tier One CMP ⁷	\$4,745	\$4,899
Tier Two CMP	47,454	48,992
Tier Three CMP ⁸	2,372,677	2,449,575
12 U.S.C. 1467(d)	11,864	12,249
12 U.S.C. 1817(a):		
Tier One CMP ⁹	4,745	4,899
Tier Two CMP	47,454	48,992
Tier Three CMP ¹⁰	2,372,677	2,449,575
12 U.S.C. 1817(c):		
Tier One CMP	4,339	4,480
Tier Two CMP	43,377	44,783
Tier Three CMP ¹¹	2,168,915	2,239,210
12 U.S.C. 1817(j)(16):		
Tier One CMP	11,864	12,249
Tier Two CMP	59,316	61,238
Tier Three CMP ¹²	2,372,677	2,449,575
12 U.S.C. 1818(i)(2): ¹³		
Tier One CMP	11,864	12,249
Tier Two CMP	59,316	61,238
Tier Three CMP ¹⁴	2,372,677	2,449,575
12 U.S.C. 1820(e)(4)	10,846	11,198
12 U.S.C. 1820(k)(6)	390,271	402,920
12 U.S.C. 1828(a)(3)	148	153
12 U.S.C. 1828(h): ¹⁵		
For assessments <\$10,000	148	153
12 U.S.C. 1829b(j)	24,793	25,597
12 U.S.C. 1832(c)	3,446	3,558
12 U.S.C. 1884	345	356
12 U.S.C. 1972(2)(F):		
Tier One CMP	11,864	12,249
Tier Two CMP	59,316	61,238
Tier Three CMP ¹⁶	2,372,677	2,449,575
12 U.S.C. 3909(d)	2,951	3,047
15 U.S.C. 78u-2:		
Tier One CMP (individuals)	11,162	11,524

³ See Office of Mgmt. & Budget, Exec. Office of the President, OMB Memorandum No. M-24-07, *Implementation of Penalty Inflation Adjustments for 2024, Pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015* 4 (Dec. 19, 2023), <https://www.whitehouse.gov/wp-content/uploads/2023/12/M-24-07-Implementation-of-Penalty-Inflation-Adjustments-for-2024.pdf> (OMB Guidance); see also 12 CFR 308.132(d) (FDIC regulation that guides readers to the **Federal Register** to see the annual notice of CMP inflation adjustments).

⁴ See OMB Guidance at 1 (providing an inflation multiplier of 1.03241).

⁵ Penalties assessed for violations occurring prior to November 2, 2015, will be subject to the maximum amounts set forth in the FDIC's regulations in effect prior to the enactment of the 2015 Adjustment Act.

⁶ The maximum penalty amount is per day, unless otherwise indicated.

⁷ 12 U.S.C. 1464(v) provides the maximum CMP amounts for the late filing of certain Call Reports. In 2012, however, the FDIC issued regulations that

further subdivided these amounts based upon the size of the institution and the lateness of the filing. See 77 FR 74573, 74576-78 (Dec. 17, 2012), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

⁸ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

⁹ 12 U.S.C. 1817(a) provides the maximum CMP amounts for the late filing of certain Call Reports. In 1991, however, the FDIC issued regulations that further subdivided these amounts based upon the size of the institution and the lateness of the filing. See 56 FR 37968, 37992-93 (Aug. 9, 1991), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

¹⁰ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹¹ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹² The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹³ These amounts also apply to CMPs in statutes that cross-reference 12 U.S.C. 1818, such as 12 U.S.C. 2601, 2804(b), 3108(b), 3349(b), 4009(a), 4309(a), 4717(b); 15 U.S.C. 1607(a), 1681s(b), 1691(b), 1691c(a), 1693a(a); and 42 U.S.C. 3601.

¹⁴ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹⁵ The \$153-per-day maximum CMP under 12 U.S.C. 1828(h) for failure or refusal to pay any assessment applies only when the assessment is less than \$10,000. When the amount of the assessment is \$10,000 or more, the maximum CMP under section 1828(h) is 1 percent of the amount of the assessment for each day that the failure or refusal continues.

¹⁶ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

MAXIMUM CIVIL MONEY PENALTY AMOUNTS—Continued

U.S. Code citation	Current maximum CMP (through January 14, 2024)	Adjusted maximum CMP ⁶ (beginning January 15, 2024)
Tier One CMP (others)	111,614	115,231
Tier Two CMP (individuals)	111,614	115,231
Tier Two CMP (others)	558,071	576,158
Tier Three CMP (individuals)	223,229	230,464
Tier Three CMP (others)	1,116,140	1,152,314
15 U.S.C. 1639e(k):		
First violation	13,627	14,069
Subsequent violations	27,252	28,135
31 U.S.C. 3802	13,508	13,946
42 U.S.C. 4012a(f)	2,577	2,661

CFR citation	Current presumptive CMP (through January 14, 2024)	Adjusted presumptive CMP (beginning January 15, 2024)
12 CFR 308.132(e)(1)(i):		
Institutions with \$25 million or more in assets.		
1 to 15 days late	\$651	\$672.
16 or more days late	1,302	1,344.
Institutions with less than \$25 million in assets.		
1 to 15 days late ¹⁷	218	225.
16 or more days late ¹⁸	433	447.
12 CFR 308.132(e)(1)(ii):		
Institutions with \$25 million or more in assets.		
1 to 15 days late	1,084	1,119.
16 or more days late	2,168	2,238.
Institutions with less than \$25 million in assets.		
1 to 15 days late	1/50,000th of the institution's total assets.	1/50,000th of the institution's total assets.
16 or more days late	1/25,000th of the institution's total assets.	1/25,000th of the institution's total assets.
12 CFR 308.132(e)(2)	47,454	48,992.
12 CFR 308.132(e)(3):		
Tier One CMP	4,745	4,899.
Tier Two CMP	47,454	48,992.
Tier Three CMP ¹⁹	2,372,677	2,449,575.

Federal Deposit Insurance Corporation.
Dated at Washington, DC, on January 8, 2024.

James P. Sheesley,
Assistant Executive Secretary.
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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 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 Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the

Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than February 12, 2024.

A. Federal Reserve Bank of Cleveland (Nadine M. Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44114. Comments can also be sent electronically to comments.applications@clev.frb.org:

1. *KFB Holdings, Inc.*, to become a bank holding company by acquiring Kentucky Farmers Bank Corporation, both of Ashland, Kentucky.

B. Federal Reserve Bank of Kansas City (Jeffrey Imgarten, Assistant Vice President) One Memorial Drive, Kansas City, Missouri 64198-0001. Comments can also be sent electronically to KCApplicationComments@kc.frb.org:

1. *Prairie Bell Holdings, Inc., Tulsa, Oklahoma*; to become a bank holding company by acquiring Spiro Bancshares, Inc., and thereby indirectly acquiring Spiro State Bank, both of Spiro, Oklahoma.

¹⁷ The maximum penalty amount for an institution is the greater of this amount or 1/100,000th of the institution's total assets.

¹⁸ The maximum penalty amount for an institution is the greater of this amount or 1/50,000th of the institution's total assets.

¹⁹ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.