

career appointees. Composition of the specific PRBs will be determined on an ad hoc basis from among the individuals listed in this notice.

The names and titles of the PRB members are as follows:

Paul Ahern, Deputy Assistant General Counsel (Enforcement & Intelligence);  
 Priya R. Aiyar, Deputy General Counsel;  
 Trisha Anderson, Assistant General Counsel (Enforcement & Intelligence);  
 Peter A. Bieger, Assistant General Counsel (Banking and Finance);  
 George Bostick, Benefits Tax Counsel;  
 Himamauli Das, Assistant General Counsel (International Affairs);  
 Margaret Depue, Chief Counsel, Bureau of the Fiscal Service;  
 Eric Froman, Deputy Assistant General Counsel (Financial Stability Oversight Council);  
 Anthony Gledhill, Chief Counsel, Alcohol Tobacco, Tax, and Trade Bureau;  
 Roberto J. Gonzalez, Deputy General Counsel;  
 Rochelle F. Granat, Assistant General Counsel (General Law, Ethics and Regulation);  
 Carlton Greene, Chief Counsel, Financial Crimes Enforcement Network;  
 Elizabeth Horton, Deputy Assistant General Counsel (Ethics);  
 Mark Kaizen, Associate Chief Counsel (General Legal Services), Internal Revenue Service;  
 Jeffrey Klein, Deputy Assistant General Counsel (International Affairs);  
 Steven D. Laughton, Deputy Assistant General Counsel (Banking and Finance);  
 Robert Neis, Deputy Benefits Tax Counsel;  
 Sidney Rocke, Chief Counsel, Bureau of Engraving and Printing;  
 Danielle Rolfes, International Tax Counsel;  
 Bradley Smith, Chief Counsel, Office of Foreign Assets Control;  
 Brian Sonfield, Deputy Assistant General Counsel (General Law and Regulation);  
 Tom Thomas, Division Counsel (Small Business/Self Employed), Internal Revenue Service;  
 Thomas West, Deputy Tax Legislative Counsel;  
 Paul Wolfteich, Deputy Chief Counsel, Bureau of the Fiscal Service and;  
 Lisa Zarlenga, Tax Legislative Counsel.

Dated: October 10, 2014.

**Roberto J. Gonzalez,**  
*Deputy General Counsel.*

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**BILLING CODE 4810-25-P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

#### Agency Information Collection Requirements: Information Collection Renewal; Comment Request; Debt Cancellation Contracts and Debt Suspension Agreements

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

**ACTION:** Notice and request for comment.

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on a continuing information collection, as required by the Paperwork Reduction Act of 1995 (PRA).

In accordance with the requirements of the PRA, the OCC may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number.

Currently, the OCC is soliciting comment concerning its renewal of an information collection titled "Debt Cancellation Contracts and Debt Suspension Agreements."

**DATES:** You should submit written comments by: December 19, 2014.

Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by email if possible. Comments may be sent to: Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Attention: 1557-0224, 400 7th Street SW., Suite 3E-218, Mail Stop 9W-11, Washington, DC 20219. In addition, comments may be sent by fax to (571) 465-4326 or by electronic mail to [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov). You may personally inspect and photocopy comments at the OCC, 400 7th Street SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649-6700. Upon arrival, visitors will be required to present valid government-issued photo identification and to submit to security screening in order to inspect and photocopy comments.

All comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

#### FOR FURTHER INFORMATION CONTACT:

Johnny Vilela or Mary H. Gottlieb, OCC Clearance Officers, (202) 649-5490, for persons who are deaf or hard of hearing, TTY, (202) 649-5597, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW., Suite 3E-218, Mail Stop 9W-11, Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** Under the PRA (44 U.S.C. 3501-3520), Federal agencies must obtain approval from OMB for each collection of information they conduct or sponsor. "Collection of information" is defined in 44 U.S.C. 3502(3) and 5 CFR 1320.3(c) to include agency requests or requirements that members of the public submit reports, keep records, or provide information to a third party. Section 3506(c)(2)(A) of the PRA (44 U.S.C. 3506(c)(2)(A)) requires Federal agencies to provide a 60-day notice in the **Federal Register** concerning each proposed collection of information, including each proposed extension of an existing collection of information, before submitting the collection to OMB for approval. To comply with this requirement, the OCC is publishing notice of the proposed collection of information set forth in this document.

The OCC is proposing to extend OMB approval of the following information collection:

*Title:* Debt Cancellation Contracts and Debt Suspension Agreements.

*OMB Control No.:* 1557-0224.

*Description:* This submission covers an existing regulation, 12 CFR 37, and involves no change to the regulation or the information collection. The OCC requests that OMB approve its revised estimates and renew its approval of the information collection. The estimates have been revised to reflect the current number of national banks.

Twelve U.S.C. 24(Seventh) authorizes national banks to enter into Debt Cancellation Contracts (DCCs) and Debt Suspension Agreements (DSAs). Part 37 requires national banks and Federal branches and agencies of foreign banks (banks) to disclose information about a DCC or a DSA using either a short or long form disclosure. The short form disclosure usually is made orally and issued at the time the bank first solicits the purchase of a contract. The long form disclosure usually is made in writing and issued before the customer completes the purchase of the contract. There are special rules for transactions by telephone, solicitations using written mail inserts or "take one" applications, and electronic transactions. Part 37 provides two forms of disclosure that serve as models for satisfying the

requirements of the rule. Use of the forms is not mandatory, however, and a bank may adjust the form and wording of its disclosures so long as it meets the requirements of the regulation. The requirements of part 37 enhance consumer protections for customers who purchase DCCs and DSAs from banks and ensure that banks offer these products in a safe and sound manner by requiring them to effectively manage their risk exposure.

### Section 37.6

Section 37.6 requires the form of the disclosures to be readily understandable and meaningful. The content of the short and long form may vary, depending on whether a bank elects to provide a summary of the conditions and exclusions in the long form disclosures or refer the customer to the pertinent paragraphs in the contract. For example, the short form disclosure requires a bank to instruct the customer to read carefully both the long form disclosures and the contract for a full explanation of the contract terms, while the long form gives a bank the option of either summarizing the limitations or advising the customer that a complete explanation of the eligibility requirements, conditions, and exclusions is available in the contract and identifying the paragraphs where a customer may find that information.

Section 37.6 and Appendices A and B to part 37 require a bank to provide the following disclosures (summarized below), as appropriate:

- **Optional (anti-tying)**—A bank must inform the customer that purchase of the product is optional and neither its decision whether to approve the loan nor the terms and conditions of the loan are conditioned on the purchase of a DCC or DSA (short and long form).
- **Explanation of debt suspension agreement**—A bank must disclose that if a customer activates the agreement, the customer's duty to pay the loan principal and interest is only suspended and the customer must fully repay the loan after the period of suspension has expired (long form).

- **Amount of the fee**—A bank must make disclosures regarding the amount of the fee. The content of the disclosure depends on whether the credit is open-end or closed-end. In the case of closed-end credit, the bank must disclose the total fee. In the case of open-end credit, the bank must either disclose that the periodic fee is based on the account balance multiplied by a unit cost and provide the unit cost or disclose the formula used to compute the fee (long form).

- **Lump sum payment of fee**—A bank must disclose, where appropriate, that a customer has the option to pay the fee in a single payment or in periodic payments. This disclosure is not appropriate in the case of a DCC or DSA provided in connection with a home mortgage loan because the option to pay the fee in a single payment is not available in that case. Banks must also disclose that adding the fee to the amount borrowed will increase the cost of the contract (short and long form).

- **Lump sum payment of fee with no refund**—A bank must disclose that the customer has the option to choose a contract with or without a refund provision. This disclosure also states that prices of refund and no-refund products are likely to differ (short and long form).

- **Refund of fee paid in lump sum**—If a bank permits a customer to pay the fee in a single payment and to add the fee to the amount borrowed, the bank must disclose its cancellation policy. The disclosure informs the customer of the bank's refund policy, as applicable, *i.e.*, that the DCC or DSA may be: (i) canceled at any time for a refund; (ii) cancelled within a specified number of days for a full refund; or (iii) cancelled at any time with no refund (short and long form).

- **Whether use of credit line is restricted**—A bank must inform a customer if the customer's activation of the contract would prohibit the customer from incurring additional charges or using the credit line (long form).

- **Termination of a DCC or DSA**—If termination is permitted during the life of the loan, a bank must explain the circumstances under which a customer or the bank may terminate the contract (long form).

- **Additional disclosures**—A bank must inform consumers that it will provide additional information before the customer is required to pay for the product (short form).

- **Eligibility requirements, conditions, and exclusions**—A bank must describe any material limitations relating to the DCC or DSA (short and long form).

### Section 37.7

Section 37.7 requires a bank to obtain a customer's written affirmative election to purchase a contract and written acknowledgment of receipt of the disclosures required by § 37.6. The section further provides that the election and acknowledgment must be conspicuous, simple, direct, readily understandable, and designed to call attention to their significance. Pursuant to § 37.7(b), if the sale of the contract

occurs by telephone, the customer's affirmative election to purchase and acknowledgment of receipt of the required short form may be made orally, provided the bank: (i) maintains sufficient documentation to show that the customer received the short form disclosures and then affirmatively elected to purchase the contract; (ii) mails the affirmative written election and written acknowledgment, together with the long form disclosures required by § 37.6, to the customer within 3 business days after the telephone solicitation and maintains sufficient documentation to show it made reasonable efforts to obtain the documents from the customer; and (iii) permits the customer to cancel the purchase of the contract without penalty within 30 days after the bank has mailed the long form disclosures to the customer.

Pursuant to § 37.7(c), if the DCC or DSA is solicited through written materials such as mail inserts or "take one" applications and the bank provides only the short form disclosures in the written materials, then the bank shall mail the acknowledgment, together with the long form disclosures, to the customer. The bank may not obligate the customer to pay for the contract until after the bank has received the customer's written acknowledgment of receipt of disclosures, unless the bank takes certain steps, maintains certain documentation, and permits the customer to cancel the purchase within 30 days after mailing the long form disclosures to the customer. Section 37.6(d) permits the affirmative election and acknowledgment to be made electronically.

*Type of Review:* Regular.

*Affected Public:* Businesses or other for-profit.

*Number of Respondents:* 1,219.

*Total Annual Responses:* 1,219.

*Frequency of Response:* On occasion.

*Total Annual Burden Hours:* 29,256 hours.

Comments submitted in response to this notice will be summarized and included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the OCC, including whether the information shall have practical utility;

(b) The accuracy of the OCC's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: October 10, 2014.

**Stuart E. Feldstein,**

*Director, Legislative & Regulatory Activities Division.*

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## DEPARTMENT OF VETERANS AFFAIRS

[OMB Control No. 2900-0209]

### Proposed Information Collection (Application for Work-Study Allowance) Activity: Comment Request

**AGENCY:** Veterans Benefits Administration, Department of Veterans Affairs.

**ACTION:** Notice.

**SUMMARY:** The Veterans Benefits Administration (VBA), Department of Veterans Affairs (VA), is announcing an opportunity for public comment on the proposed collection of certain information by the agency. Under the Paperwork Reduction Act (PRA) of 1995, Federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information, including each proposed revision of currently approved collection, and allow 60 days for public comment in response to the notice. This notice solicits comments for information needed to determine a claimant's eligibility for work-study benefits.

**DATES:** Written comments and recommendations on the proposed collection of information should be received on or before December 19, 2014.

**ADDRESSES:** Submit written comments on the collection of information through the Federal Docket Management System (FDMS) at [www.Regulations.gov](http://www.Regulations.gov) or to Nancy J. Kessinger, Veterans Benefits Administration (20M35), Department of Veterans Affairs, 810 Vermont Avenue NW., Washington, DC 20420 or email to [nancy.kessinger@va.gov](mailto:nancy.kessinger@va.gov). Please refer to "OMB Control No. 2900-0209" in any correspondence. During the comment period, comments may be viewed online through FDMS.

#### FOR FURTHER INFORMATION CONTACT:

Nancy J. Kessinger at (202) 632-8924 or FAX (202) 632-8925.

**SUPPLEMENTARY INFORMATION:** Under the PRA of 1995 (Pub. L. 104-13; 44 U.S.C. 3501-3521), Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. This request for comment is being made pursuant to Section 3506(c)(2)(A) of the PRA.

With respect to the following collection of information, VBA invites comments on: (1) Whether the proposed collection of information is necessary for the proper performance of VBA's functions, including whether the information will have practical utility; (2) the accuracy of VBA's estimate of the burden of the proposed collection of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or the use of other forms of information technology.

#### *Titles:*

- a. Application for Work-Study Allowance, VA Form 22-8691.
- b. Student Work-Study Agreement (Advance Payment), VA Form 22-8692.
- c. Extended Student Work-Study Agreement, VA Form 22-8692a.
- d. Work-Study Agreement, VA Form 22-8692b.

*OMB Control Number:* 2900-0209.

*Type of Review:* Revision of a currently approved collection.

#### *Abstracts:*

- a. VA Form 22-8691 is used by claimants to apply for work-study benefits.
- b. VA Form 22-8692 is used to request an advance payment of work-study allowance.
- c. VA Form 22-8692a is used by a claimant to extend his or her work-study contract.
- d. VA Form 22-8692b is used by claimants who do not want a work-study advanced allowance payment.

The data collected is used to determine an applicant's eligibility for work-study allowance and the amount payable.

*Affected Public:* Individuals or households.

#### *Estimated Annual Burden:*

- a. VA Form 22-8691—5,008 hours.
- b. VA Form 22-8692 & VA Form 22-8692b—1,296 hours.
- c. VA Form 22-8692a—153 hours.

#### *Estimated Average Burden per Respondent:*

- a. VA Form 22-8691—15 minutes.
- b. VA Form 22-8692—5 minutes.
- c. VA Form 22-8692a—3 minutes.
- d. VA Form 22-8692b—5 minutes.

*Frequency of Response:* Annually.  
*Estimated Number of Respondents:*

- a. VA Form 22-8691—20,032.
- b. VA Form 22-8692 & VA Form 22-8692a—15,549.
- c. VA Form 22-8692b—3,054.

Dated: October 15, 2014.

By direction of the Secretary.

**Crystal Rennie,**

*VA Department Clearance Officer,  
Department of Veterans Affairs.*

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## DEPARTMENT OF VETERANS AFFAIRS

### Advisory Committee on Prosthetics and Special-Disabilities Programs; Notice of Meeting

The Department of Veterans Affairs (VA) gives notice under the Federal Advisory Committee Act, 5 U.S.C. App. 2, that a meeting and site visit of the Federal Advisory Committee on Prosthetics and Special-Disabilities Programs will be held on November 4-5, 2014, in Room 2K-113-115 at the Hunter Holmes McGuire VA Medical Center, 1201 Broad Rock Boulevard, Richmond, VA 23249. The meeting will convene at 8:30 a.m. on both days, and will adjourn at 4:30 p.m. on November 4 and at 12 noon on November 5. Meetings are open to the public except when the Committee is touring medical facilities. The site visit will include several closed sessions, to protect patient privacy during tours of medical facilities. Closing portions of the sessions are in accordance with 5 U.S.C. 552b(c)(6).

The purpose of the Committee is to advise the Secretary of Veterans Affairs on VA's prosthetics programs designed to provide state-of-the-art prosthetics and the associated rehabilitation research, development, and evaluation of such technology. The Committee also provides advice to the Secretary on special-disabilities programs, which are defined as any program administered by the Secretary to serve Veterans with spinal cord injuries, blindness or visual impairments, loss of extremities or loss of function, deafness or hearing impairment, and other serious incapacities in terms of daily life functions.

On November 4, the Committee will convene an open session on VA's Polytrauma System of Care from 8:30-11:30 a.m. The Committee will convene closed sessions from 11:30 a.m.-4:30 p.m. as they tour the Polytrauma Center, Regional Amputee Center, Assistive Technology Lab, and Spinal Cord Injury