

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

1. *The Amanda Marie Rios 2012 Irrevocable Trust, Paul Roberts, Trustee; The Amy Beth Windle Oakley 2012 Irrevocable Trust, Paul Roberts, Trustee; The John David Copeland 2012 Irrevocable Trust, Paul Roberts, Trustee; The Mark Edward Copeland 2012 Irrevocable Trust, Paul Roberts, Trustee; and The Thomas Alfred Windle 2012 Irrevocable Trust, Paul Roberts, Trustee, all of Livingston, Tennessee; to join the currently approved control group of The Jack Windle Irrevocable Life Insurance Trust, Joyce D. Windle, John D. Copeland, and Thomas A. Windle, as Trustees; The Credit Shelter Trust under the Last Will and Testament of Jack Allen Windle, Joyce D. Windle, John D. Copeland, and Thomas A. Windle, as Trustees, and The Tennessee Qualified Terminable Interest Trust, Joyce D. Windle, John D. Copeland, and Thomas A. Windle, as Trustees, all of Livingston, Tennessee, for Overton Financial Services, Inc., and its subsidiary, Union Bank & Trust Company, both in Livingston, Tennessee. Collectively, the new control group controls 100 percent of the voting shares of Overton Financial Services, Inc., and Union Bank & Trust Company.*

Comments on this application must be received by July 5, 2013.

Board of Governors of the Federal Reserve System, June 20, 2013.

Margaret McCloskey Shanks,
Deputy Secretary of the Board.

[FR Doc. 2013-15120 Filed 6-24-13; 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 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 July 19, 2013.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Town Center Bancorp, Inc.*, New Lenox, Illinois; to become a bank holding company by acquiring 100 percent of the voting shares of Town Center Bank, Frankfort, Illinois.

Board of Governors of the Federal Reserve System, June 20, 2013.

Margaret McCloskey Shanks,
Deputy Secretary of the Board.

[FR Doc. 2013-15121 Filed 6-24-13; 8:45 am]

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FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request

AGENCY: Federal Trade Commission ("FTC" or "Commission").

ACTION: Notice.

SUMMARY: The FTC intends to ask the Office of Management and Budget ("OMB") to extend through November 30, 2016, the current Paperwork Reduction Act ("PRA") clearance for the FTC's enforcement of the information collection requirements in its Prescreen Opt-Out Notice Rule ("Prescreen Opt-Out Rule" or "FTC Rule"), which applies to certain motor vehicle dealers, and its shared enforcement with the Consumer Financial Protection Bureau ("CFPB") of the provisions (subpart F) of the CFPB's Regulation V regarding other entities ("CFPB Rule"). That clearance expires on November 30, 2013.

DATES: Comments must be filed by August 26, 2013.

ADDRESSES: Interested parties are invited to submit written comments electronically or in paper form by following the instructions in the

Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Comments in electronic form should be submitted by using the following weblink: <https://public.commentworks.com/ftc/prescreenoptoutpra> (and following the instructions on the web-based form). Comments filed in paper form should be mailed or delivered to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW, Washington, DC 20580, in the manner detailed in the **SUPPLEMENTARY INFORMATION** section below.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information should be addressed to Karen Jagielski, Attorney, Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW., NJ-8100, Washington, DC 20580, (202) 326-2509.

SUPPLEMENTARY INFORMATION: On July 21, 2010, President Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act").¹ The Dodd-Frank Act substantially changed the federal legal framework for financial services providers. Among the changes, the Dodd-Frank Act transferred to the CFPB most of the FTC's rulemaking authority for the prescreen opt-out provisions of the Fair Credit Reporting Act ("FCRA").² on July 21, 2011.³ For certain other portions of the FCRA, the FTC retains its full rulemaking authority.⁴

The FTC retains rulemaking authority for its Prescreen Opt-Out Rule, 16 CFR Part 642, solely for motor vehicle dealers described in section 1029(a) of the Dodd-Frank Act that are predominantly engaged in the sale and servicing of motor vehicles, the leasing

¹ Public Law 111-203, 124 Stat. 1376 (2010).

² 15 U.S.C. 1681 *et seq.*

³ Dodd-Frank Act, at section 1061. This date was the "designated transfer date" established by the Treasury Department under the Dodd-Frank Act. See Dep't of the Treasury, *Bureau of Consumer Financial Protection; Designated Transfer Date*, 75 FR 57252, 57253 (Sept. 20, 2010); see also Dodd-Frank Act, at section 1062.

⁴ The Dodd-Frank Act does not transfer to the CFPB rulemaking authority for FCRA sections 615(e) ("Red Flag Guidelines and Regulations Required") and 628 ("Disposal of Records"). See 15 U.S.C. 1681s(e); Public Law 111-203, section 1088(a)(10)(E). Accordingly, the Commission retains full rulemaking authority for its "Identity Theft Rules," 16 CFR Part 681, and its rules governing "Disposal of Consumer Report Information and Records," 16 CFR Part 682. See 15 U.S.C. 1681m, 1681w.