

- *Average per-Response Burden:* 1 hour.
- *Total Burden:* 10 hours.

OMB Control No. 1513-0101

Title: Marks and Notices on Packages of Tobacco Products.

TTB Recordkeeping Number: TTB REC 5210/13.

Abstract: The IRC at 26 U.S.C. 5723(b) requires packages of tobacco products (cigars, cigarettes, smokeless tobacco (snuff and chewing tobacco), pipe tobacco, and roll-your-own tobacco) and cigarette paper or tubes to bear the marks and notices required by regulation. Under that authority, the TTB regulations in 27 CFR parts 40, 41, 44, and 45 require packages or, in certain cases, containers, of domestic and imported tobacco products and cigarette papers and tubes to bear certain marks identifying the product, its producer, place of production, excise tax class, and its quantity or weight, depending on the basis of the tax. The TTB regulations also require certain tax-exemption notices to appear on packages or shipping containers of tobacco products and cigarette papers or tubes intended for export or for use of the United States as such articles may be removed without tax payment or with benefit of tax drawback. The required marks and notices are necessary to protect the revenue as they identify tobacco-related articles, the applicable Federal excise tax classification, and the responsible taxpayers, and help prevent the diversion of untaxed articles into the domestic market.

Current Actions: There are no program changes associated with this information collection, and TTB is submitting it for extension purposes only. As for adjustments, due to changes in agency estimates, TTB is decreasing the estimated number of annual respondents, responses, and burden hours associated with this information collection.

Type of Review: Extension of a currently approved collection.

Affected Public: Businesses and other for-profits.

- *Number of Respondents:* 680.
- *Average Responses per Respondent:* 1 per year.
- *Number of Responses:* 680.
- *Average per-Response Burden:* 1 hour.
- *Total Burden:* 680 hours.

OMB Control No. 1513-0121

Title: Labeling of Major Food Allergens and Petitions for Exemption.

Abstract: The FAA Act at 27 U.S.C. 205(e) authorizes the Secretary to issue

regulations regarding the labeling of distilled spirits, certain wines, and certain beers in order to, among other things, prohibit consumer deception and ensure that labels provide consumers with adequate information as to the identity and quality of such products. Under that authority, the TTB regulations provide for the voluntary labeling of major food allergens used in the production of alcohol beverages.¹ Under the TTB regulations, if an alcohol beverage bottler declares on the label that any one of these allergens are contained in a product or used in its production, the bottler must declare all such allergens, including those used as fining or processing agents. However, the regulations allow a bottler to petition TTB for a labeling exemption for an allergen if evidence shows that, while used in the product's production, it is not present in the finished product at levels that would pose a risk to human health. This information collection provides a consistent means through which bottlers can alert consumers sensitive to these major food allergens to their presence in finished alcohol beverages.

Current Actions: There are no program changes associated with this information collection, and TTB is submitting it for extension purposes only. As for adjustments, due to changes in agency estimates, TTB is increasing the estimated number of annual respondents, responses, and burden hours associated with this information collection.

Type of Review: Extension of a currently approved collection.

Affected Public: Businesses and other for-profits.

- *Number of Respondents:* 750.
- *Average Responses per Respondent:* 1 per year.
- *Number of Responses:* 750.
- *Average per-Response Burden:* 0.8 hour.
- *Total Burden:* 600 hours.

Dated: January 29, 2024.

Amy R. Greenberg,

*Deputy Assistant Administrator,
Headquarters Operations.*

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¹ The major food allergens referenced here are those defined in the Food Allergen Labeling and Consumer Protection Act of 2004 (118 Stat. 905): milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat, and soybeans.

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

Agency Information Collection Activities: Revision of an Approved Collection; Comment Request; Record and Disclosure Requirements—Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System Regulation CC

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 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. The OCC is soliciting comment concerning a revision to its information collection titled, "Record and Disclosure Requirements—Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System Regulation CC."

DATES: Comments must be received by April 1, 2024.

ADDRESSES: Commenters are encouraged to submit comments by email, if possible. You may submit comments by any of the following methods:

- *Email:* prainfo@occ.treas.gov.
- *Mail:* Chief Counsel's Office,

Attention: Comment Processing, Office of the Comptroller of the Currency, Attention: 1557-0176, 400 7th Street SW, Suite 3E-218, Washington, DC 20219.

- *Hand Delivery/Courier:* 400 7th Street SW, Suite 3E-218, Washington, DC 20219.

- *Fax:* (571) 293-4835.

Instructions: You must include "OCC" as the agency name and "1557-0176" in your comment. In general, the OCC will publish comments on www.reginfo.gov without change, including any business or personal information provided, such as name and address information, email addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public

disclosure. Do not include any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

Following the close of this notice's 60-day comment period, the OCC will publish a second notice with a 30-day comment period. You may review comments and other related materials that pertain to this information collection beginning on the date of publication of the second notice for this collection by the method set forth in the next bullet.

- **Viewing Comments Electronically:** Go to www.reginfo.gov. Hover over the "Information Collection Review" tab and click on "Information Collection Review" from the drop-down menu. From the "Currently under Review" drop-down menu, select "Department of Treasury" and then click "submit." This information collection can be located by searching OMB control number "1557-0176" or "Record and Disclosure Requirements—Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System Regulation CC." Upon finding the appropriate information collection, click on the related "ICR Reference Number." On the next screen, select "View Supporting Statement and Other Documents" and then click on the link to any comment listed at the bottom of the screen.

- For assistance in navigating www.reginfo.gov, please contact the Regulatory Information Service Center at (202) 482-7340.

FOR FURTHER INFORMATION CONTACT: Shaquita Merriitt, Clearance Officer, (202) 649-5490, Chief Counsel's Office, Office of the Comptroller of the Currency, 400 7th Street SW, Washington, DC 20219. If you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

SUPPLEMENTARY INFORMATION: Under the PRA (44 U.S.C. 3501 *et seq.*), Federal agencies must obtain approval from the OMB for each collection of information that 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 title 44 generally 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 revision to the collection of information set forth in this document. The OCC asks OMB to approve this revised collection.

Title: Record and Disclosure Requirements—Consumer Financial Protection Bureau Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System Regulation CC.

OMB Control No.: 1557-0176.

Type of Review: Regular.

Affected Public: Businesses or other for-profit.

Frequency of Response: On occasion.

Description: This information collection covers Consumer Financial Protection Bureau (CFPB) Regulations B, E, M, Z, and DD and Board of Governors of the Federal Reserve System (FRB) Regulation CC. The CFPB and FRB regulations include the following provisions:

Regulation B—12 CFR 1002—Equal Credit Opportunity Act

This regulation prohibits lenders from discriminating against credit applicants on certain prohibited bases. The regulation also requires creditors to—(i) notify applicants of action taken on their credit application, (ii) report credit history in the names of both spouses on an account, (iii) retain records of credit applications, (iv) collect information about the applicant's race and other personal characteristics in applications for certain dwelling-related loans, and (v) provide applicants with copies of appraisal reports used in connection with credit transactions. The regulation was amended to implement changes to the Equal Credit Opportunity Act (ECOA) made by section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (88 FR 35150). Section 1071 requires covered financial institutions to collect and report data on applications for credit for small businesses. The regulation's revision includes additional information collection requirements that require the compilation and maintenance of reportable data, including notice requirements and reporting and recordkeeping requirements for small business lending data.¹

¹ However, the OCC is not reporting an estimate for burden associated with the small business lending rule, given that, as the CFPB has noted, the rule is stayed: "As a result of ongoing litigation, all deadlines for compliance with the small business lending rule currently are stayed for all covered financial institutions." CFPB, Small Business Lending under the Equal Credit Opportunity Act (Regulation B), available at <https://www.consumerfinance.gov/rules-policy/final-rules/>

Regulation E—12 CFR 1005—Electronic Fund Transfers (Except Prepaid Card Provisions 1557-0346)

This regulation carries out the purposes of the Electronic Fund Transfer Act (15 U.S.C. 1693 *et seq.*), which establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfers and remittance transfer services and of financial institutions or other persons that offer these services.

Regulation M—12 CFR 1013—Consumer Leasing

This regulation implements the consumer leasing provisions of the Truth in Lending Act, including, among other things, by requiring meaningful disclosure of leasing terms.

Regulation Z—12 CFR 1026—Truth in Lending

This regulation is intended to promote the informed use of consumer credit by requiring disclosures about its terms and cost to ensure that consumers are provided with greater and more timely information on the nature and costs of the residential real estate settlement process and to effect certain changes in the settlement process for residential real estate that will result in more effective advance disclosure to home buyers and sellers of settlement costs. The regulation gives consumers the right to cancel certain credit transactions that involve a lien on a consumer's principal dwelling, regulates certain credit card practices, and provides a means for fair and timely resolution of credit billing disputes. Other provisions of the regulation include rules specific to credit card accounts, certain dwelling-secured transactions, home-equity plans, and private education loans.

Regulation DD—12 CFR 1030—Truth in Savings

This regulation requires depository institutions to provide disclosures to enable consumers to make meaningful comparisons among accounts at depository institutions.

Regulation CC—12 CFR 229—Availability of Funds and Collection of Checks

This regulation includes timeframes to govern the availability of funds deposited into certain transaction accounts, rules to govern the collection and return of checks and electronic checks, and general provisions to govern the use of substitute checks.

small-business-lending-under-the-equal-credit-opportunity-act-regulation-b/.

Burden Estimates:

Estimated Number of Respondents:
1,005.

Estimated Total Annual Burden:
2,661,240 hours.

Comments: 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 has practical utility;

(b) The accuracy of the OCCs 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.

Patrick T. Tierney,

Assistant Director, Office of the Comptroller of the Currency.

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DEPARTMENT OF VETERANS AFFAIRS

Privacy Act of 1974; System of Records

AGENCY: Veterans Health Administration (VHA), Department of Veterans Affairs (VA).

ACTION: Notice of a modified system of records.

SUMMARY: Pursuant to the Privacy Act of 1974, notice is hereby given that the Department of Veterans Affairs (VA) is modifying the system of records entitled, "Caregiver Support Program—Caregiver Record Management Application (CARMA)—VA" (197VA10). This system is used to administer, monitor and track services delivered through VA's Caregiver Support Program including documentation of calls to the Caregiver Support Line.

DATES: Comments on this modified system of records must be received no later than 30 days after date of publication in the **Federal Register**. If no public comment is received during the period allowed for comment or

unless otherwise published in the **Federal Register** by VA, the modified system of records will become effective a minimum of 30 days after date of publication in the **Federal Register**. If VA receives public comments, VA shall review the comments to determine whether any changes to the notice are necessary.

ADDRESSES: Comments may be submitted through www.Regulations.gov or mailed to VA Privacy Service, 810 Vermont Avenue NW, (005X6F), Washington, DC 20420. Comments should indicate that they are submitted in response to "Caregiver Support Program-Caregiver Record Management Application (CARMA)—VA" (197VA10). Comments received will be available at www.Regulations.gov for public viewing, inspection or copies.

FOR FURTHER INFORMATION CONTACT: Stephanie Griffin, Veterans Health Administration (VHA) Chief Privacy Officer, Department of Veterans Affairs, 810 Vermont Avenue NW, (105HIG) Washington, DC 20420, stephanie.griffin@va.gov, telephone (704) 245-2492 (Note: This is not a toll-free number).

SUPPLEMENTARY INFORMATION: VA is modifying this system of records to identify changes that will more accurately describe the records maintained in the system. Modifications have been made to the following titled sections: System Manager; Purposes of the System; Categories of Records in the System; Record Source Categories; Routine Uses of Records Maintained in the System; Policies and Practices for Retrievability of Records; Policies and Practices for Retention and Disposal of Records; Physical, Procedural, and Administrative Safeguards; Record Access Procedure; Contesting Record Procedure; and Notification Procedure. VA is republishing the system notice in its entirety.

The System Manager is being updated to replace Deputy Chief Officer, Patient Care Services Office (10P4C), with Colleen M. Richardson, Psy.D, Executive Director, Caregiver Support Program (12CSP).

The Purpose of the System is being modified to include the explanation that this system may also be used for improving health care operations, such as producing various management and patient follow-up reports; program monitoring for epidemiological research and other health care related or program impact studies; statistical analysis, resource allocation, and planning and process improvement; providing clinical and administrative support to patient medical care and services; determining

entitlement and eligibility benefits; processing and adjudicating benefit claims; and general program oversight activities.

The Categories of Records in the System section has additional language regarding VA Form 10-305, "Your Rights to Seek Further Review of Program of Comprehensive Assistance for Family Caregivers (PCAFC) Decisions."

The Record Source Categories section has been expanded to include the Board of Veterans' Appeals and other VA staff offices.

The section for Routine Uses of Records Maintained in the System for this VA system of records notice has been amended.

Standardized Routine Uses #16 through #18 have been added to this system of records notice.

The following standard routine use is added and will be Routine Use #16, Equal Employment Opportunity Commission (EEOC): To the EEOC in connection with investigations of alleged or possible discriminatory practices, examination of Federal affirmative employment programs, or other functions of the Commission as authorized by law.

The following standard routine use is added and will be Routine Use #17, Federal Labor Relations Authority (FLRA): To the FLRA in connection with the investigation and resolution of allegations of unfair labor practices, the resolution of exceptions to arbitration awards when a question of material fact is raised, matters before the Federal Service Impasses Panel, and the investigation of representation petitions and the conduct or supervision of representation elections.

The following standard routine use is added and will be Routine Use #18, Merit Systems Protection Board (MSPB): To the MSPB in connection with appeals, special studies of the civil service and other merit systems, review of rules and regulations, investigation of alleged or possible prohibited personnel practices, and such other functions promulgated in 5 U.S.C. 1205 and 1206, or as authorized by law.

Routine Use #19 is added to promulgate the use of information for VA research which states, Researchers, for Research: To epidemiological and other research facilities approved by the Under Secretary for Health for research purposes determined to be necessary and proper, provided that the names and addresses of Veterans, their dependents and caregivers will not be disclosed unless those names and addresses are first provided to VA by the facilities making the request.