

Board of Governors of the Federal Reserve System, October 17, 2002.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 02-26896 Filed 10-22-02; 8:45 am]

BILLING CODE 6210-01-S

## FEDERAL RESERVE SYSTEM

### Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice.

**SUMMARY:** *Background.* Notice is hereby given of the final approval of proposed information collections by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the OMB 83-I's and supporting statements and approved collection of information instruments are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

**FOR FURTHER INFORMATION CONTACT:** Federal Reserve Board Clearance Officer—Cindy Ayouch—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829); OMB Desk Officer—Joseph Lackey—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503

### Final Approval Under OMB Delegated Authority of the Extension For Three Years, Without Revision, of the Following Reports:

1. *Report title:* Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity)

*Agency form number:* unnum Reg B  
*OMB Control number:* 7100-0201

*Frequency:* Event-generated

*Reporters:* State member banks, branches and agencies of foreign banks (other than federal branches, federal

agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

*Annual reporting hours:* 169,603 hours

*Estimated average hours per response:* Notice of action, 2.50 minutes; credit history reporting, 2 minutes; monitoring data, 0.50 minutes; appraisal report upon request 5.00 minutes; notice of right to appraisal, 0.25 minutes; recordkeeping of self-test, 2 hours; and recordkeeping of corrective action for self-test, 8 hours

*Number of respondents:* 1,350

Small businesses are affected.

*General description of report:* This information collection is mandatory (15 U.S.C. 1691(a)(1)). The adverse action disclosure is confidential between the institution and the consumer involved. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, the information may be protected from disclosure under the exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. 522 (b)).

*Abstract:* The Equal Credit Opportunity Act and Regulation B prohibit discrimination in any aspect of a credit transaction because of race, color, religion, national origin, sex, marital status, age, or other specified bases. To aid in implementation of this prohibition, the statute and regulation also subject creditors to various mandatory disclosure requirements, notification provisions, credit history reporting, monitoring rules, and recordkeeping requirements. These requirements are triggered by specific events and disclosures must be provided within the time periods established by the Act and regulation.

### 2. *Report title:* Recordkeeping and Disclosure Requirements in Connection With Regulation E (Electronic Funds Transfer)

*Agency form number:* unnum Reg E

*OMB Control number:* 7100-0200

*Frequency:* Event-generated

*Reporters:* State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.

*Annual reporting hours:* 48,868 hours

*Estimated average hours per response:* Initial terms disclosure, 1.5 minutes;

change in terms disclosure, 1 minute; periodic disclosure, 7 hours; and error resolution rules, 30 minutes

*Number of respondents:* 1,289

Small businesses are affected.

*General description of report:* This information collection is mandatory (15 U.S.C. 1693 et seq.). Since the Federal Reserve does not collect any information, no issue of confidentiality arises. However, the information, if made available to the Federal Reserve, may be protected from disclosure under exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. § 552 (b)(4), (6), and (8)). The disclosures required by the rule and information about error allegations and their resolution are confidential between the institution and the consumer.

*Abstract:* The Electronic Funds Transfer Act and Regulation E are designed to ensure adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to consumers. Institutions offering EFT services must disclose to consumers certain information, including: initial and updated EFT terms, transaction information, periodic statements of activity, the consumer's potential liability for unauthorized transfers, and error resolution rights and procedures. EFT services include automated teller machines, telephone bill payment, point-of-sale transfers in retail stores, fund transfers initiated through the internet, and preauthorized transfers to or from a consumer's account.

Board of Governors of the Federal Reserve System, October 17, 2002.

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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 application also will 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. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

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 November 15, 2002.

**Federal Reserve Bank of Kansas City**  
(Susan Zubradt, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Commerce Bancorp, Inc.*, Duncan, Oklahoma; to become a bank holding company by acquiring 100 percent of the voting shares of Bank of Commerce, Duncan, Oklahoma (in organization).

2. *Community Bankshares, Inc.*, Greenwood Village, Colorado; to acquire 100 percent of the voting shares of Community Banks of Tracy, Tracy, California (formerly known as Tracy Federal Bank, FSB).

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has

determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 6, 2002.

**A. Federal Reserve Bank of Chicago**  
(Phillip Jackson, Applications Officer) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Midwest Banc Holdings, Inc.*, Melrose Park, Illinois; to acquire Big Foot Financial Corporation, Long Grove, Illinois, and thereby indirectly acquire Fairfield Savings Bank, F.S.B., Long Grove, Illinois, and thereby engage in operating a savings association, pursuant to § 225.28(b)(4)(ii) of Regulation Y. Comments on this application must be received no later than November 15, 2002.

**B. Federal Reserve Bank of St. Louis**  
(Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Signature Bancshares, Inc.*, Springfield, Missouri; to engage *de novo* through Signature Investment Services, LLC, Springfield, Missouri, in securities brokerage activities, pursuant to § 225.28(b)(7) of Regulation Y.

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Office of the Secretary

#### Establishment of the Secretary's Advisory Committee on Genetics, Health, and Society

**ACTION:** Notice of establishment.

**SUMMARY:** The Secretary of the Department of Health and Human Services (HHS) has determined that the

establishment of the Secretary's Advisory Committee on Genetics, Health, and Society is necessary and in the public interest in connection with the duties of the Secretary, HHS, and that such duties can best be performed through the advice and counsel of such a group.

The Secretary's Advisory Committee on Genetics, Health, and Society is established to: (1) Provide a forum for expert discussion and deliberation and the formulation of advice and recommendations on the range of complex and sensitive medical, ethical, legal and social issues raised by new technological developments in human genetics; (2) assist the Department of Health and Human Services and, at their request, other Federal agencies in exploring issues raised by the development and application of genetic technologies; and, (3) make recommendations to the Secretary of Health and Human Services concerning how such issues should be addressed.

The function of the committee is to explore, analyze, and deliberate on the broad range of human health and societal issues raised by the development and use, as well as potential misuse, of genetic technologies and make recommendations to the Secretary of Health and Human Services (Secretary), and other entities as appropriate. The scope of the Committee's charge includes assessing how genetic technologies are being integrated into health care and public health; studying the clinical, ethical, legal and societal implications of new medical applications, such as preimplantation genetic diagnosis, and emerging technological approaches to clinical testing, identifying opportunities and gaps in research and data collection efforts; exploring the use of genetics in bioterrorism; examining current patent policy and licensing practices for their impact on access to genetic technologies; analyzing uses of genetic information in education, employment, insurance, including health, disability, long-term care, and life, and law, including family, immigration, and forensics; and serving as a public forum for discussion of emerging scientific, ethical, legal and social issues raised by genetic technologies.

The Committee shall consist of a core of 13 members, including the Chair. Members and the Chair shall be selected by the Secretary, or designee, from authorities knowledgeable about molecular biology, human genetics, health care, public health, bioterrorism, ethics, forensics, law, psychology, social sciences, education, occupational