

see the agency's OMB supporting statement for a summary of the disclosure and reporting requirements of Regulation G, <http://www.federalreserve.gov/boarddocs/reportforms/review.cfm>.

The disclosure and reporting requirements in connection with Regulation G are mandatory and apply to state member banks and their subsidiaries; bank holding companies; affiliates of bank holding companies, other than banks, savings associations, and subsidiaries of banks and savings associations; and NGEPS that enter into covered agreements with any of the aforementioned companies.

(2) *Report title:* Disclosure Requirements in Connection With Regulation H (Consumer Protections in Sales of Insurance).

*Agency form number:* Reg H-7.

*OMB control number:* 7100-0298.

*Frequency:* On occasion.

*Reporters:* State member banks.

*Annual reporting hours:* 13,451 hours.

*Number of respondents:* 854.

*Estimated average hours per response:* 1.5 minutes.

*General description of report:* This information collection is mandatory pursuant the Federal Deposit Insurance Act, 12 U.S.C. 1831x. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises.

*Abstract:* Section 305 of the Gramm-Leach-Bliley Act requires financial institutions to provide written and oral disclosures to consumers in connection with the initial sale of an insurance product or annuity concerning its uninsured nature and the existence of the investment risk, if appropriate, and the fact that insurance sales and credit may not be tied.

Covered persons must make insurance disclosures before the completion of the initial sale of an insurance product or annuity to a consumer. The disclosure must be made orally and in writing to the consumer that: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the financial institution or an affiliate of the financial institution; (2) the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, the financial institution, or (if applicable) an affiliate of the financial institution; and (3) in the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value.

Covered persons must make a credit disclosure at the time a consumer

applies for an extension of credit in connection with which an insurance product or annuity is solicited, offered, or sold. The disclosure must be made orally and in writing that the financial institution may not condition an extension of credit on either: (1) The consumer's purchase of an insurance product or annuity from the financial institution or any of its affiliates; or (2) the consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

Please see the agency's OMB supporting statement for a summary of the disclosure requirements of Regulation H-7 <http://www.federalreserve.gov/boarddocs/reportforms/review.cfm>.

Board of Governors of the Federal Reserve System, September 16, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-22616 Filed 9-18-09; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than October 6, 2009.

**A. Federal Reserve Bank of Cleveland** (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *The Davis family, consisting of Clay Parker Davis; Jodie Davis Owings; Scott H. Owings; Charles W. Owings; The Cooper Family, consisting of Cornelia D. Cooper, individually, and as Executrix of The Estate of Richard E. Cooper, all of Somerset Kentucky; Cornelia C. Vaughan; Frank D. Cain, both of Lexington, Kentucky; The Merrick family, consisting of Odell Merrick; Deborah L. Merrick—Eades; Cameron D.*

*Merrick; Stephanie D. Merrick; Stephen D. Merrick; The Rakestraw family, consisting of Harris Rakestraw, III; Angel L. Rakestraw—Godby; Joy B. Carroll; Harris Rakestraw, III and Connie Belle Harris—Rakestraw, as Co—Trustees of The Benjamin H. Rakestraw—Godby Irrevocable Trust; The Waddle family, consisting of Cy Waddle, individually, and as Trustee of The Cy Waddle Revocable Living Trust; Gary C. Waddle; Thomas P. Waddle; Jean Waddle, individually, and as Trustee of The Jean Waddle Revocable Living Trust; The Hawkins Family, consisting of Virginia Hawkins, individually, and as Trustee of the James F. Hawkins Revocable Living Trust; James F. Hawkins, III; Judith A. Holtzclaw; James Hawkins, IV; Samantha Jo Hawkins, all of Somerset, Kentucky; and Marsha E. Hawkins—Barnett, of Corbin, Kentucky; to acquire voting shares of Citizens Bancshares, Inc., and thereby indirectly acquire voting shares of Citizens National Bank of Somerset, both of Somerset, Kentucky.*

Board of Governors of the Federal Reserve System, September 16, 2009.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E9-22607 Filed 9-18-09; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL MARITIME COMMISSION

### Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreements under the Shipping Act of 1984. Interested parties may submit comments on the agreements to the Secretary, Federal Maritime Commission, Washington, DC 20573, within ten days of the date this notice appears in the **Federal Register**. Copies of the agreements are available through the Commission's Web site (<http://www.fmc.gov>) or by contacting the Office of Agreements at (202) 523-5793 or [tradeanalysis@fmc.gov](mailto:tradeanalysis@fmc.gov).

*Agreement No.:* 011960-005.

*Title:* The New World Alliance Agreement.

*Parties:* American President Lines, Ltd.; APL Co. Pte, Ltd.; Hyundai Merchant Marine Co., Ltd.; and Mitsui O.S.K. Lines, Ltd. ("MOL").

*Filing Party:* David F. Smith, Esq., Sher & Blackwell LLP, 1850 M Street, NW., Suite 900, Washington, DC 20036.

*Synopsis:* The amendment would authorize Hyundai to sub-charter space under the agreement to Hanjin Shipping Company, Ltd. The parties requested expedited review.