

that they may voluntarily submit credit card price and availability data through the CFPB's Terms of Credit Card Plans (TCCP) Survey.

FOR FURTHER INFORMATION CONTACT:

Sarah Schwartzberg, Office of Markets, at 202-435-7000 or CFPB_collect_support@cfpb.gov. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: When shopping online or in a brick-and-mortar store, people like to weigh the costs and benefits of different products before they make a purchase, but this can be a challenge for consumers seeking to compare interest rates across credit cards.¹ The lack of transparency in credit card terms and conditions is not new. In 1988, Congress passed the Fair Credit and Charge Card Disclosure Act to provide for a more detailed and uniform disclosure of credit card rates and fees by issuers.

Twice per year, at least 150 credit card issuers submit information to the CFPB on their largest credit card plans, including interest rates and fees, through our TCCP Survey.² This notice is part of our efforts to invite a broader range of credit card issuers to contribute information on their credit card offerings to this data set. Our goal is to spur competition and give Americans the power to shop around and choose the best credit card for their needs. This open call is just one step in our plan to update the TCCP Survey to make it a more useful resource on credit card price and availability for consumers.

Credit card issuers are invited to voluntarily contribute credit card price and availability data. Get started now: <https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/>.

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

[FR Doc. 2024-31229 Filed 12-27-24; 8:45 am]

BILLING CODE 4810-AM-P

CORPORATION FOR NATIONAL AND COMMUNITY SERVICE

Agency Information Collection Activities; Comment Request; AmeriCorps Member Application, Enrollment, and Exit Forms

AGENCY: Corporation for National and Community Service.

ACTION: Notice of information collection; request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995, the Corporation for National and Community Service, operating as AmeriCorps (AmeriCorps) is proposing to revise the information collection for its application, enrollment, and exit forms. The revisions add an option for members to share their information with other entities for additional service opportunities.

DATES: Written comments must be submitted to the individual and office listed in the **ADDRESSES** section by February 28, 2025.

ADDRESSES: You may submit comments, identified by the title of the information collection activity, by any of the following methods:

(1) Electronically through www.regulations.gov (preferred method).

(2) *By mail sent to:* AmeriCorps, Attention: Sharron Tendai, 250 E Street SW, Washington, DC 20525.

(3) By hand delivery or by courier to the AmeriCorps mailroom at the mail address given in paragraph (1) above, between 9 a.m. and 4 p.m. Eastern Time, Monday through Friday, except Federal holidays.

Comments submitted in response to this notice may be made available to the public through [regulations.gov](http://www.regulations.gov). For this reason, please do not include in your comments information of a confidential nature, such as sensitive personal information or proprietary information. If you send an email comment, your email address will be automatically captured and included as part of the comment that is placed in the public docket and made available on the internet. Please note that responses to this public comment request containing any routine notice about the confidentiality of the communication will be treated as public comment that may be made available to the public, notwithstanding the inclusion of the routine notice.

FOR FURTHER INFORMATION CONTACT: Amy Borgstrom 202-422-2781 or by email at aborgstrom@americorps.gov.

SUPPLEMENTARY INFORMATION:

Title of Collection: Enrollment, Exit, and Member Application Form.

OMB Control Number: 3054-0054.

Type of Review: Revision.

Respondents/Affected Public: Individuals.

Total Estimated Number of Annual Responses: 225,000.

Total Estimated Number of Annual Burden Hours: 168,750.

Abstract: This collection of information includes AmeriCorps' member application, enrollment, and exit forms. The application form is used by applicants interested in serving as AmeriCorps members. The enrollment form is used by AmeriCorps members to enroll in the National Service Trust to earn Eli Segal Education Awards. The exit form is used to document the completion of a member's term of service with AmeriCorps. AmeriCorps seeks to revise the exit form to add options for granting AmeriCorps permission to share the outgoing member's name and email address with other Federal partners to help the outgoing member stay engaged in service. AmeriCorps also seeks to continue using the currently approved information collection until the revised information collection is approved by OMB. The currently approved information collection is due to expire on April 30, 2025.

Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency'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 of information 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. Burden means the total time, effort, or financial resources expended by persons to generate, maintain, retain, disclose or provide information to or for a Federal agency. This includes the time needed to review instructions; to develop, acquire, install and utilize technology and systems for the purpose of collecting, validating and verifying information, processing and maintaining information, and disclosing and providing information; to train

¹ Consumer Fin. Prot. Bureau, *Examining the factors driving high credit card interest rates* (Aug. 12, 2022), <https://www.consumerfinance.gov/about-us/blog/examining-the-factors-driving-high-credit-card-interest-rates/>.

² Consumer Fin. Prot. Bureau, *Terms of Credit Card Plans (TCCP) survey*, <https://www.consumerfinance.gov/data-research/credit-card-data/terms-credit-card-plans-survey/>.

personnel and to be able to respond to a collection of information, to search data sources, to complete and review the collection of information; and to transmit or otherwise disclose the information. All written comments will be available for public inspection on [regulations.gov](https://www.regulations.gov).

Carly Bruder,

Acting Chief Program Officer.

[FR Doc. 2024–31193 Filed 12–27–24; 8:45 am]

BILLING CODE 6050–28–P

COUNCIL ON ENVIRONMENTAL QUALITY

Emergencies and the National Environmental Policy Act Guidance

AGENCY: Council on Environmental Quality.

ACTION: Notice.

SUMMARY: On December 18, 2024, the Council on Environmental Quality (CEQ) issued guidance in a memorandum to the heads of Federal departments and agencies (agencies) to assist agencies with compliance with the National Environmental Policy Act (NEPA) during emergencies. The CEQ regulations implementing NEPA provide for alternative arrangements during emergencies when an agency's action is likely to have significant effects and would require preparation of an environmental impact statement. This guidance also addresses compliance with NEPA when the action is unlikely to have significant effects and might require preparation of an environmental assessment or application of a categorical exclusion.

DATES: This guidance was issued on December 18, 2024.

FOR FURTHER INFORMATION CONTACT: Jomar Maldonado, Director for NEPA, 202–395–5750, Jomar.MaldonadoVazquez@ceq.eop.gov.

SUPPLEMENTARY INFORMATION:

Memorandum for Heads of Federal Departments and Agencies

FROM: Brenda Mallory, Chair

SUBJECT: Emergencies and the National Environmental Policy Act Guidance

This guidance¹ updates and replaces previous guidance from the Council on Environmental Quality (CEQ) on the environmental review of proposed

¹ The contents of this guidance do not have the force and effect of law and are not meant to bind the public in any way. This guidance does not establish new requirements. This memorandum is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

emergency response actions under the National Environmental Policy Act, 42 U.S.C. 4321–4347 (NEPA).² Federal departments and agencies (agencies) should distribute this guidance as part of their general guidance on emergency actions to agency offices that are or may become involved in developing and taking actions in response to emergencies.

As agencies respond to situations involving immediate threats to human health or safety, or immediate threats to valuable natural resources, they must consider whether there is sufficient time to follow the procedures for environmental review established in CEQ's National Environmental Policy Act Implementing Regulations, 40 CFR parts 1500 through 1508 (CEQ NEPA regulations),³ and their agency NEPA procedures.

CEQ established the regulation addressing alternative arrangements in emergency circumstances in 1978⁴ and amended it in 2020 and 2024⁵ to clarify that it provides for alternative arrangements for agencies to comply with section 102(2)(C) of NEPA (42 U.S.C. 4332(C)). See 40 CFR 1506.11. Alternative arrangements do not waive the requirement to comply with NEPA. Rather, they establish an alternative means for NEPA compliance. CEQ has approved, and agencies have applied successfully, numerous alternative arrangements to allow a wide range of proposed actions in emergency circumstances including natural disasters, catastrophic wildfires, threats to species and their habitat, economic crises, infectious disease outbreaks, potential dam failures, and insect infestations.⁶

This guidance includes two attachments with step-by-step guides to help agencies when planning for and responding to emergencies. Attachment 1 provides agencies with a process for determining the appropriate path forward for the NEPA environmental review of all actions proposed in response to an emergency situation and what steps to take depending on the appropriate level of NEPA review. Attachment 2 provides guidance for preparing a concise and focused EA for emergency actions.

² This guidance replaces guidance issued by CEQ on September 14, 2020 (85 FR 60137 (Sept. 29, 2020)), September 29, 2016, May 12, 2010, and September 8, 2005. CEQ rescinds the prior guidance.

³ See <https://www.ecfr.gov/current/title-40/chapter-V/subchapter-A>.

⁴ 43 FR 55977 (Nov. 29, 1978).

⁵ 85 FR 43304 (July 16, 2020); 89 FR 35442 (May 1, 2024).

⁶ A synopsis of previous alternative arrangements is available at www.NEPA.gov.

Environmental Impact Statements

The CEQ regulations, at 40 CFR 1506.11, provide for alternative arrangements for NEPA compliance in emergency situations when the agency proposal has the potential for significant environmental effects and would require an environmental impact statement (EIS) if the situation were not an emergency:

Where emergency circumstances make it necessary to take an action with significant effects without observing the provisions of the regulations in [40 CFR parts 1500 through 1508], the Federal agency taking the action shall consult with the Council about alternative arrangements for compliance with section 102(2)(C) of NEPA. Agencies and the Council shall limit such arrangements to actions necessary to control the immediate impacts of the emergency; other actions remain subject to NEPA review consistent with [40 CFR parts 1500 through 1508]. Alternative arrangements do not waive the requirement to comply with the statute, but establish an alternative means for NEPA compliance.

Agencies develop these alternative arrangements, based on emergency-specific facts and circumstances, during consultation with CEQ. The alternative arrangements developed by an agency address the actions necessary to control the immediate impacts of an emergency. The long-term response to the emergency, including recovery actions, remains subject to the regular NEPA process set forth in the statute and the CEQ NEPA regulations.

Here again, alternative arrangements do not waive the requirement to comply with the statute, but establish an alternative means for NEPA compliance from the process set forth in the CEQ NEPA regulations. Alternative arrangements for NEPA compliance do not satisfy or alter other legal requirements, including other environmental legal requirements (except as provided by other applicable statutes or regulations); however, engaging other resource and regulatory agencies about other environmental requirements during development and implementation of alternative arrangements for NEPA compliance can potentially facilitate meeting other environmental compliance requirements. Final agency action taken pursuant to alternative arrangements for compliance with NEPA under 40 CFR 1506.11 may be subject to judicial review if a statute, such as the Administrative Procedure Act, provides for such review.