

consumer financial protection law when they fail to safeguard consumer data.

3.1.6 CFPB Issues Circular on Debt Collection Credit Reporting Practices Involving Invalid Nursing Home Debts

On September 8, 2022, the CFPB issued a circular⁶⁷ confirming that debt collection and consumer reporting practices related to nursing home debts that are invalid under the Nursing Home Reform Act, can violate the FDCPA and the FCRA.

3.1.7 Advisory Opinion on Fair Credit Reporting; Facially False Data

On October 20, 2022, the CFPB issued an advisory opinion⁶⁸ to highlight that a consumer reporting agency that does not implement reasonable internal controls to prevent the inclusion of facially false data, including logically inconsistent information, in consumer reports it prepares is not using reasonable procedures to assure maximum possible accuracy under section 607(b) of the FCRA.

3.1.8 CFPB Issues Circular on Overdraft Fee Assessment Practices

On October 26, 2022, the CFPB issued a circular⁶⁹ about overdraft-related fee practices that are likely unfair under existing law. The circular highlighted financial institution practices regarding unanticipated overdraft fees and provided some examples of those practices that might trigger liability. While not an exhaustive list, these examples concerned “authorize positive, settle negative” transactions.

3.1.9 CFPB Issues Bulletin Regarding Unfair Returned Deposited Item Fee Assessment Practices

On October 26, 2022, the CFPB issued a bulletin⁷⁰ stating that blanket policies of charging returned deposited item fees to consumers for all returned transactions irrespective of the circumstances or patterns of behavior on the account are likely unfair under the CFPA.

⁶⁷ The circular is available at: <https://www.consumerfinance.gov/compliance/circulars/circular-2022-05-debt-collection-and-consumer-reporting-practices-involving-invalid-nursing-home-debts/>.

⁶⁸ The advisory opinion is available at: https://files.consumerfinance.gov/f/documents/cfpb_fair-credit-reporting-facially-false-data_advisory-opinion_2022-10.pdf.

⁶⁹ The circular is available at: <https://www.consumerfinance.gov/compliance/circulars/consumer-financial-protection-circular-2022-06-unanticipated-overdraft-fee-assessment-practices/>.

⁷⁰ The bulletin is available at: https://files.consumerfinance.gov/f/documents/cfpb_returned-deposited-item-fee-assessment-practice-compliance-bulletin_2022-10.pdf.

3.1.10 CFPB Issues FCRA Dispute Resolution Circular

On November 10, 2022, the CFPB issued a circular⁷¹ to affirm that neither consumer reporting companies nor information furnishers can skirt dispute investigation requirements under the FCRA. The circular affirms that consumer reporting companies and furnishers are not permitted under the FCRA to impose obstacles that deter submission of disputes and that consumer reporting companies must promptly provide to the furnisher all relevant information regarding the dispute that the consumer reporting agency receives from the consumer.

4. Remedial Actions

4.1 Public Enforcement Actions

The Bureau’s supervisory activities resulted in and supported the following enforcement actions.

4.1.1 Regions Bank

On September 28, 2022, the CFPB ordered Regions Bank to pay \$50 million into the CFPB’s victims relief fund and to refund at least \$141 million to consumers harmed by its illegal surprise overdraft fees.⁷² Until July 2021, Regions charged customers surprise overdraft fees on certain ATM withdrawals and debit card purchases. The bank charged overdraft fees even after telling consumers they had sufficient funds at the time of the transactions. The CFPB also found that Regions Bank leadership knew about and could have discontinued its surprise overdraft fee practices years earlier, but they chose to wait while Regions pursued changes that would generate new fee revenue to make up for ending the illegal fees.

This is not the first time Regions Bank has been caught engaging in illegal overdraft abuses. In 2015, the CFPB found that Regions had charged \$49 million in unlawful overdraft fees and ordered Regions to make sure that the fees had been fully refunded and pay a \$7.5 million penalty for charging overdraft fees to consumers who had not opted into overdraft protection and to consumers who had been told they would not be charged overdraft fees.⁷³

⁷¹ The circular is available at: <https://www.consumerfinance.gov/compliance/circulars/consumer-financial-protection-circular-2022-07-reasonable-investigation-of-consumer-reporting-disputes/>.

⁷² The consent order is available at: https://files.consumerfinance.gov/f/documents/cfpb_Regions-Bank-Consent-Order_2022-09.pdf.

⁷³ The consent order is available at: https://files.consumerfinance.gov/f/201504_cfpb_consent-order_regions-bank.pdf.

4.1.2 Trident Mortgage Company, LP

On July 27, 2022, the CFPB and U.S. Department of Justice (DOJ) took action to end Trident Mortgage Company’s intentional discrimination against families living in majority-minority neighborhoods in the greater Philadelphia area. The CFPB and DOJ allege Trident redlined majority-minority neighborhoods through its marketing, sales, and hiring actions. Specifically, Trident’s actions discouraged prospective applicants from applying for mortgage and refinance loans in the greater Philadelphia area’s majority-minority neighborhoods. On September 14, 2022, the court entered the consent order⁷⁴ that, among other things, requires Trident to pay a \$4 million civil penalty to the CFPB to use for the CFPB’s victims’ relief fund. The Attorneys General of Pennsylvania, New Jersey, and Delaware also finalized concurrent actions.

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

[FR Doc. 2022–25733 Filed 11–23–22; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF DEFENSE

Department of the Air Force

Notice of Intent To Grant Partially Exclusive Patent License

AGENCY: Department of the Air Force, Department of Defense.

ACTION: Notice of intent.

SUMMARY: Pursuant to the Bayh-Dole Act and implementing regulations, the Department of the Air Force hereby gives notice of its intent to grant a partially exclusive patent license to Tensor Networks, a S-Corporation incorporated in the state of California, having a place of business at 1289 Reamwood Ave., Ste. G, Sunnyvale, CA 94089.

DATES: Written objections must be filed no later than fifteen (15) calendar days after the date of publication of this notice.

ADDRESSES: Submit written objections to James F. McBride, Air Force Materiel Command Law Office, AFMCLO/JAZ, 2240 B Street, Area B, Building 11, Wright-Patterson AFB, OH 45433–7109; Facsimile: (937) 255–9318; or Email: afmclo.jaz.tech@us.af.mil. Include

⁷⁴ The consent order is available at: https://files.consumerfinance.gov/f/documents/cfpb_trident-consent-order_2022-09.pdf.

Docket ARX-210727A-PL in the subject line of the message.

FOR FURTHER INFORMATION CONTACT:

James F. McBride, Air Force Materiel Command Law Office, AFMCLO/JAZ, 2240 B Street, Area B, Building 11, Wright-Patterson AFB, OH 45433-7109; Telephone: (937) 713-0229; Facsimile: (937) 255-9318; or Email: afmclo.jaz.tech@us.af.mil.

SUPPLEMENTARY INFORMATION:

The Department of the Air Force may grant the prospective license unless a timely objection is received that sufficiently shows the grant of the license would be inconsistent with the Bayh-Dole Act or implementing regulations. A competing application for a patent license agreement, completed in compliance with 37 CFR 404.8 and received by the Air Force within the period for timely objections, will be treated as an objection and may be considered as an alternative to the proposed license.

Abstract of Patents and Patent Application(s)

A new apparatus and method for tracking a moving object with a moving camera provides a real-time, narrow field-of-view, high resolution and on target image by combining commanded motion with an optical flow algorithm for deriving motion and classifying background. Commanded motion means that movement of the pan, tilt and zoom (PTZ) unit is "commanded" by a computer, instead of being observed by the camera, so that the pan, tilt and zoom parameters are known, as opposed to having to be determined, significantly reducing the computational requirements for tracking a moving object. The present invention provides a single camera pan and tilt system where the known pan and tilt rotations are used to calculate predicted optical flow points in sequential images, so that resulting apparent movement can be subtracted from the movement determined by an optical flow algorithm to determine actual movement, following by use of a Kalman filter algorithm to predict subsequent locations of a determined moving object and command the pan and tilt unit to point the camera in that direction.

Intellectual Property

U.S. Patent No. U.S. Patent No. 9,696,404 B1, that issued on July 4, 2017, and entitled "Real-time camera tracking system using optical flow feature points."

The Department of the Air Force may grant the prospective license unless a timely objection is received that sufficiently shows the grant of the

license would be inconsistent with the Bayh-Dole Act or implementing regulations. A competing application for a patent license agreement, completed in compliance with 37 CFR 404.8 and received by the Air Force within the period for timely objections, will be treated as an objection and may be considered as an alternative to the proposed license.

Adriane Paris,

Air Force Federal Register Liaison Officer.

[FR Doc. 2022-25732 Filed 11-23-22; 8:45 am]

BILLING CODE 5001-10-P

DEPARTMENT OF DEFENSE

Department of the Air Force

[Docket ID: USAF-2022-HQ-0009]

Proposed Collection; Comment Request

AGENCY: Department of the Air Force, Department of Defense (DoD).

ACTION: 60-Day information collection notice.

SUMMARY: In compliance with the Paperwork Reduction Act of 1995, Space Force, Space Systems Command, Space Domain Awareness & Combat Power (SDACP) and Battle Management Command, Control and Communications (BMC³) Program Executive Offices (PEOs) announce a proposed public information collection and seeks public comment on the provisions thereof. Comments are invited on: whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; the accuracy of the agency's estimate of the burden of the proposed information collection; ways to enhance the quality, utility, and clarity of the information to be collected; and ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

DATES: Consideration will be given to all comments received by January 24, 2023.

ADDRESSES: You may submit comments, identified by docket number and title, by any of the following methods:

Federal eRulemaking Portal: <https://www.regulations.gov>. Follow the instructions for submitting comments.

Mail: Department of Defense, Office of the Assistant to the Secretary of Defense for Privacy, Civil Liberties, and Transparency, Regulatory Directorate, 4800 Mark Center Drive, Mailbox #24,

Suite 08D09, Alexandria, VA 22350-1700.

Instructions: All submissions received must include the agency name, docket number and title for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the internet at <https://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

FOR FURTHER INFORMATION CONTACT:

To request more information on this proposed information collection or to obtain a copy of the proposal and associated collection instruments, please write to Space Force, Space Systems Command, SDACP & BMC³ Program Executive Offices, 483 N. Aviation Blvd., El Segundo, CA 90245-2808, Brent L. Davis, Lt Col, USSF, Chief of Staff to PEO SDACP & BMC³, (310) 653-1813, ssc.sz.exec@spaceforce.mil.

SUPPLEMENTARY INFORMATION:

Title; Associated Form; and OMB Number: Space Systems Command (SSC), Space Domain Awareness & Combat Power (SDACP) and Battle Management Command, Control and Communications (BMC³) Culture Assessment Survey; OMB Control Number 0701-SCAS.

Needs and Uses: SDACP and BMC³ leadership want to better understand the current culture within their two PEOs. The Culture Assessment Survey is designed to (1) collect information about the current climate to create a baseline and (2) identify potential obstacles. The voluntary Culture Assessment Survey focuses on the Space Force Values and Cultural Attributes and the questions ask whether the workforce is familiar with these values and cultural attributes and if there are barriers to achieving them. Booz Allen has been contracted to aggregate survey results to allow for anonymity. Booz Allen will highlight themes from the aggregated data and provide recommendations (e.g. job aids, branding, communications) to PEO leadership to help them achieve their desired culture.

Affected Public: Individuals or households.

Annual Burden Hours: 288.7.

Number of Respondents: 866.

Responses per Respondent: 1.

Annual Responses: 866.

Average Burden per Response: 20 minutes.

Frequency: Once.

Description: The SDACP & BMC³ Culture Assessment Survey co-sponsors