

The reports may contain our analysis of patterns or trends that we identify in the complaint data. The CFPB intends for its reporting to provide information that will be valuable to consumers and other market participants. Before determining what reports to issue beyond those relating to the CFPB's handling of the complaints, the CFPB will study the volume and content of credit card complaints that it has received in a given reporting period for patterns or trends that it is able to discern from the data. If the data will support it, the CFPB intends for its reports to include some standardized metrics that would provide comparisons across reporting periods. The reports will also describe our use of credit card complaint data across the range of our statutory authorities during a reporting period.

#### 4. Matters for Further Study

Going forward, the CFPB intends to study the effectiveness of its credit card complaint disclosure policy in realizing its stated purposes. In addition, the CFPB will carry out a study of the narrative fields submitted by consumers and issuers. The study will assess whether there are practical ways to disclose narrative data in a manner that will improve consumer understanding without undermining privacy interests or the effectiveness of the credit card complaint process and without creating unwarranted reputational injury to issuers.

Dated: November 30, 2011.

**Meredith Fuchs,**  
Chief of Staff.

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## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### 26 CFR Part 1

[REG-157714-06]

RIN 1545-BG43

#### Determination of Governmental Plan Status; Correction

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Correction to advance notice of proposed rulemaking.

**SUMMARY:** This document contains corrections to advance notice of proposed rulemaking (REG-157714-06) that describes the rules that the Treasury Department and IRS are considering proposing relating to the determination of whether a plan is a

governmental plan within the meaning of section 414(d) and contains an appendix that includes a draft notice of proposed rulemaking on which the Treasury Department and IRS invite comments from the public. The document was published in the **Federal Register** on Tuesday, November 8, 2011 (76 FR 69172).

#### FOR FURTHER INFORMATION CONTACT:

Concerning the ANPRM, Pamela R. Kinard at (202) 622-6060 (not a toll-free number).

#### SUPPLEMENTARY INFORMATION:

##### Background

The correction notice that is the subject of this document is under section 414(d) of the Internal Revenue Code.

##### Need for Correction

As published, this advance notice of proposed rulemaking (REG-157714-06) contains errors that may prove to be misleading and are in need of clarification.

##### Correction of Publication

Accordingly, the publication of this advance notice of proposed rulemaking (REG-157714-06), which was the subject of FR Doc. 2011-28853, is corrected as follows:

1. On page 69173, column 3, in the preamble, under the paragraph heading "Explanation of Provisions", second paragraph, third line, the language "States or an agency of instrumentality of" is removed and is replaced with the new language "States or an agency or instrumentality of".

2. On page 69175, column 1, in the Appendix, under the paragraph heading "Application of Section 414(d)", fifth paragraph, the language "Section 503(a)(1) (applying the prohibited transactions rules in section 503 to governmental plans as defined in section 4975(g)(2))" is removed and is replaced with the new language "Section 503(a)(1) (applying the prohibited transaction rules in section 503 to governmental plans as defined in section 4975(g)(2))".

3. On page 69177, column 2, footnote 17, fourth line, the language "401(k) plan. See section 401(K)(4)(B)(ii). There is an" is removed and is replaced with the new language "401(k) plan. See section 401(k)(4)(B)(ii). There is an".

4. On page 69179, column 3, footnote 27, eleventh line, the language "Louis, 420 F. Supp.2 at 1024, citing *Lee Const. Co.*," is removed and is replaced with

the new language "Louis, 420 F. Supp.2d at 1024, citing *Lee Const. Co.*,".

**LaNita Van Dyke,**

Chief, Publications and Regulations Branch,  
Legal Processing Division, Associate Chief  
Counsel, Procedure and Administration.

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## DEPARTMENT OF THE TREASURY

### Internal Revenue Service

#### 26 CFR Part 1

[REG-133223-08]

RIN 1545-BI19

#### Indian Tribal Governmental Plans; Correction

**AGENCY:** Internal Revenue Service (IRS), Treasury.

**ACTION:** Correction to advance notice of proposed rulemaking.

**SUMMARY:** This document contains corrections to advance notice of proposed rulemaking (REG-133223-08) that describes the rules the Treasury Department and IRS are considering proposing relating to the determination of whether a plan of an Indian Tribal government is a governmental plan within the meaning of section 414(d) and contains an appendix that includes a draft notice of proposed rulemaking on which the Treasury Department and IRS invite comments from the public. The document was published in the **Federal Register** on Tuesday, November 8, 2011 (76 FR 69188).

#### FOR FURTHER INFORMATION CONTACT:

Concerning the ANPRM, Pamela R. Kinard at (202) 622-6060 (not a toll-free number).

#### SUPPLEMENTARY INFORMATION:

##### Background

The correction notice that is the subject of this document is under section 414(d) of the Internal Revenue Code.

##### Need for Correction

As published, this advance notice of proposed rulemaking (REG-133223-08) contains errors that may prove to be misleading and are in need of clarification.

##### Correction of Publication

Accordingly, the publication of this advance notice of proposed rulemaking (REG-133223-08), which was the subject of FR Doc. 2011-28858, is corrected as follows: