

**ADDRESSES:** The meeting will be held in the FDIC Board Room on the sixth floor of the FDIC Building located at 550 17th Street NW, Washington, DC.

**FOR FURTHER INFORMATION CONTACT:** Requests for further information concerning the meeting may be directed to Mr. Robert E. Feldman, Committee Management Officer of the FDIC, at (202) 898-7043.

**SUPPLEMENTARY INFORMATION:**

*Agenda:* The agenda will focus on updates from the committee members about key challenges facing their communities or organizations, developments in credit scoring and underwriting, mortgage market updates, and sustainable transaction accounts progress. The agenda is subject to change. Any changes to the agenda will be announced at the beginning of the meeting.

*Type of Meeting:* The meeting will be open to the public, limited only by the

space available on a first-come, first-served basis. For security reasons, members of the public will be subject to security screening procedures and must present a valid photo identification to enter the building. The FDIC will provide attendees with auxiliary aids (e.g., sign language interpretation) required for this meeting. Those attendees needing such assistance should call (703) 562-6067 (Voice or TTY) at least two days before the meeting to make necessary arrangements. Written statements may be filed with the committee before or after the meeting. This Come-IN meeting will be Webcast live via the internet <http://fdic.windrosemedia.com>. Questions or troubleshooting help can be found at the same link. For optimal viewing, a high speed internet connection is recommended. The Come-IN meeting videos are made available on-demand approximately two weeks after the event.

Federal Deposit Insurance Corporation.

Dated: October 1, 2019.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2019-21641 Filed 10-3-19; 8:45 am]

**BILLING CODE P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Termination of Receiverships

The Federal Deposit Insurance Corporation (FDIC or Receiver), as Receiver for each of the following insured depository institutions, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law.

### NOTICE OF TERMINATION OF RECEIVERSHIPS

Fund	Receivership name	City	State	Termination date
10044 .....	Freedom Bank Of Georgia .....	Commerce .....	GA	10/1/2019
10501 .....	Valley Bank .....	Fort Lauderdale .....	FL	10/1/2019

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed above, the Receiverships have been terminated, the Receiver has been discharged, and the Receiverships have ceased to exist as legal entities.

**Authority:** 12 U.S.C. 1819.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on October 1, 2019.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2019-21642 Filed 10-3-19; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Proposed Collection; Comment Request

**AGENCY:** Federal Trade Commission (FTC or Commission).

### **ACTION:** Notice.

**SUMMARY:** The FTC plans to ask the Office of Management and Budget (OMB) to extend for an additional three years the current Paperwork Reduction Act (PRA) clearance for information collection requirements contained in the FTC's Consumer Product Warranty Rule (Warranty Rule or Rule). The current clearance expires on January 31, 2020.

**DATES:** Comments must be received on or before December 3, 2019.

**ADDRESSES:** Interested parties may file a comment online or on paper by following the instructions in the Request for Comments part of the **SUPPLEMENTARY INFORMATION** section below. Write "Warranty Rule; PRA Comment: FTC File No. P072108" on your comment, and file your comment online at <https://www.regulations.gov> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW,

5th Floor, Suite 5610 (Annex J), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Christine M. Todaro, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326-3711.

**SUPPLEMENTARY INFORMATION:** Under the Paperwork Reduction Act (PRA), 44 U.S.C. 3501-3520, federal agencies must get OMB approval for each collection of information they conduct, sponsor, or require. "Collection of information" means agency requests or requirements to submit reports, keep records, or provide information to a third party. 44 U.S.C. 3502(3); 5 CFR 1320.3(c). As required by Section 3506(c)(2)(A) of the PRA, the FTC is providing this opportunity for public comment before requesting that OMB extend the existing PRA clearance for the information collection requirements associated with the Commission's Rule Concerning Disclosure of Written Consumer Product Warranty Terms and Conditions (Warranty Rule or Rule), 16 CFR 701 (OMB Control Number 3084-0111).

The Warranty Rule is one of three rules<sup>1</sup> that the FTC implemented pursuant to requirements of the Magnuson-Moss Warranty Act, 15 U.S.C. 2301 *et seq.* (Warranty Act or Act).<sup>2</sup> The Warranty Rule specifies the information that must appear in a written warranty on a consumer product<sup>3</sup> costing more than \$15. The Rule tracks Section 102(a) of the Warranty Act,<sup>4</sup> specifying information that must appear in the written warranty and, for certain disclosures, mandates the exact language that must be used.<sup>5</sup> Neither the Warranty Rule nor the Act requires that a manufacturer or retailer warrant a consumer product in writing, but if they choose to do so, the warranty must comply with the Rule.

### Warranty Rule Burden Statement

*Total annual hours burden:* 142,384 hours.

In its 2016 submission to OMB, the FTC estimated that the information collection burden of including the disclosures required by the Warranty Rule was 140,280 hours per year. Although the Rule's information collection requirements have not changed, the current estimate slightly increases the number of manufacturers subject to the Rule based on recent Census data. Further, because most warrantors likely would continue to disclose the information required by the Rule, even if there were no statute or rule requiring them to do so, staff's estimates likely overstate the PRA-related burden attributable to the Rule. Moreover, the Warranty Rule has been in effect since 1976, and warrantors have long since modified their warranties to include the information the Rule requires.

Based on conversations with various warrantors' representatives over the years, staff has concluded that eight hours per year is a reasonable estimate of warrantors' PRA-related burden attributable to the Warranty Rule.<sup>6</sup> This estimate includes the number of hours warrantors may need to ensure new warranties and any changes to existing

warranties comply with the Rule. Based on recent Census data, staff now estimates that there are 17,798 manufacturers covered by the Rule.<sup>7</sup> This results in an annual burden estimate of approximately 142,384 hours (17,798 manufacturers × 8 hours of burden per year).

*Total annual labor costs:* \$19,381,310.

Labor costs are derived by applying appropriate hourly cost figures to the burden hours described above. The work required to comply with the Warranty Rule—ensuring that new warranties and changes to existing warranties comply with the Rule—requires a mix of legal analysis (50%), legal support (paralegals) (25%) and clerical help (25%). Staff estimates that half of the total burden hours (71,192 hours) requires legal analysis at an average hourly wage of \$250 for legal professionals,<sup>8</sup> resulting in a labor cost of \$17,798,000. Assuming that 25% of the total burden hours requires legal support at the average hourly wage of \$26.20, and that the remaining 25% requires clerical work at an average hourly wage of \$18.28; the resulting labor cost is approximately \$1,583,310 (\$932,615 + \$650,695). Thus, the total annual labor cost is approximately \$19,381,310 (\$17,798,000 for legal professionals + \$932,615 for legal support + \$650,695 for clerical workers).

*Total annual capital or other non-labor costs:* \$0.

The Rule imposes no appreciable current capital or start-up costs. As stated above, warrantors likely have already modified their warranties to include the information the Rule requires. Rule compliance does not require the use of any capital goods, other than ordinary office equipment, which providers would already have available for general business use.

### Request for Comments

Pursuant to Section 3506(c)(2)(A) of the PRA, the FTC invites comments on: (1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the

information will have practical utility; (2) the accuracy of the agency's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on those who are to respond. All comments must be received on or before December 3, 2019.

You can file a comment online or on paper. For the FTC to consider your comment, we must receive it on or before December 3, 2019. Write "Warranty Rule; PRA Comment: FTC File No. P072108" on your comment. Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online, or to send them to the Commission by courier or overnight service. To make sure that the Commission considers your online comment, you must file it through the <https://www.regulations.gov> website by following the instructions on the web-based form. Your comment—including your name and your state—will be placed on the public record of this proceeding, including the <https://www.regulations.gov> website. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on [www.regulations.gov](https://www.regulations.gov).

If you file your comment on paper, write "Warranty Rule; PRA Comment: FTC File No. P072108" on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW, 5th Floor, Suite 5610 (Annex J), Washington, DC 20024. If possible, submit your paper comment to the Commission by courier or overnight service.

Because your comment will be placed on the publicly accessible FTC website at [www.regulations.gov](https://www.regulations.gov), you are solely responsible for making sure that your comment does not include any sensitive or confidential information. In particular, your comment should not include any sensitive personal information, such as your or anyone else's Social Security number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number;

<sup>1</sup> The other two rules relate to the pre-sale availability of warranty terms and minimum standards for informal dispute settlement mechanisms that are incorporated into a written warranty.

<sup>2</sup> 40 FR 60168 (Dec. 31, 1975).

<sup>3</sup> The definition of *consumer product* excludes products purchased solely for commercial or industrial use. 16 CFR 701.1(b).

<sup>4</sup> 15 U.S.C. 2302(a).

<sup>5</sup> 40 FR 60168, 60169–60170.

<sup>6</sup> FTC staff has previously contacted two manufacturing associations—the Association of Home Appliance Manufacturers and the National Association of Manufacturers—and we have not located additional data that further clarifies this figure.

<sup>7</sup> Because some manufacturers likely make products that are not priced above \$15 or not intended for household use—and thus would not be subject to the Rule—this figure is likely an overstatement.

<sup>8</sup> Staff has derived an hourly wage rate for legal professionals based upon industry knowledge. The hourly wage rates for legal support workers and for clerical support are based on mean hourly wages found at <https://www.bls.gov/news.release/ocwage.htm> ("Occupational Employment and Wages—May 2018," U.S. Department of Labor, released March 2019, Table 1 ("National employment and wage data from the Occupational Employment Statistics survey by occupation, May 2018").

financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “trade secret or any commercial or financial information which . . . is privileged or confidential”—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Comments containing material for which confidential treatment is requested must be filed in paper form, must be clearly labeled “Confidential,” and must comply with FTC Rule 4.9(c). In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record.<sup>9</sup> Your comment will be kept confidential only if the General Counsel grants your request in accordance with the law and the public interest. Once your comment has been posted publicly at [www.regulations.gov](http://www.regulations.gov), we cannot redact or remove your comment unless you submit a confidentiality request that meets the requirements for such treatment under FTC Rule 4.9(c), and the General Counsel grants that request.

The FTC Act and other laws that the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before December 3, 2019. You can find more information, including routine uses permitted by the Privacy Act, in the Commission’s privacy policy, at <https://www.ftc.gov/site-information/privacy-policy>.

**Heather Hipsley,**

*Deputy General Counsel.*

[FR Doc. 2019–21667 Filed 10–3–19; 8:45 am]

**BILLING CODE 6750–01–P**

## GENERAL SERVICES ADMINISTRATION

[Notice–PBS–2019–07; Docket No. 2019–0002; Sequence No. 17]

### Notice of Availability of a Final Supplemental Environmental Impact Statement/Final Programmatic Section 4(f) Evaluation for the Construction of a New U.S. Land Port of Entry in Madawaska, Maine, and a New Madawaska-Edmundston International Bridge (the FSEIS)

**AGENCY:** Public Buildings Service (PBS), General Services Administration (GSA); Federal Highway Administration (FHWA); Maine Department of Transportation (MaineDOT).

**ACTION:** Notice.

**SUMMARY:** Pursuant to the requirements of the National Environmental Policy Act of 1969 (NEPA), the Council on Environmental Quality Regulations, GSA Order ADM 1095.1F Environmental Considerations in Decision Making, the GSA PBS NEPA Desk Guide, the FHWA Policy Guide, and FHWA’s Environmental Impact and Related Procedures, GSA, PBS, FHWA, and MaineDOT, in cooperation with the U.S. Coast Guard and in coordination with the U.S. Customs and Border Protection (CBP), announce the availability of a Final Supplemental Environmental Impact Statement (FSEIS)/Final Programmatic Section 4(f) Evaluation for the proposed new U.S. land port of entry (LPOE) in Madawaska, Maine, and a new International Bridge between Madawaska, Maine, and Edmundston, New Brunswick, Canada.

**DATES:** The comment period for the FSEIS will end November 4, 2019. Comments should be sent to the individuals listed below.

**ADDRESSES:** GSA, FHWA, and MaineDOT will have copies of the FSEIS for review at the Town of Madawaska Town Office on 328 St. Thomas Street, Suite 101, Madawaska, Maine 04756. Further information, including an electronic copy of the FSEIS, may be found online on the following websites:

- [gsa.gov/madawaskalpoe](http://gsa.gov/madawaskalpoe).
- <https://www.maine.gov/mdot/planning/studies/meib/>.

#### FOR FURTHER INFORMATION CONTACT:

Alexas Kelly, Project Manager, GSA, New England Region, 10 Causeway Street, 11th Floor, Boston, MA 02222, by phone at 617–549–8190, or by email at [alexandria.kelly@gsa.gov](mailto:alexandria.kelly@gsa.gov); or Cheryl Martin, Assistant Division Administrator, FHWA, Edmund S.

Muskie Federal Building, 40 Western Avenue, Room 614, Augusta, ME 04330, by phone at 207–512–4912, or by email at [cheryl.martin@dot.gov](mailto:cheryl.martin@dot.gov).

**SUPPLEMENTARY INFORMATION:** The purpose of the Proposed Action is to provide for the long-term safe and efficient flow of current and projected traffic volumes, including the movement of goods and people between Edmundston, New Brunswick, and Madawaska, Maine. The Proposed Action is needed because (1) the existing International Bridge is nearing the end of its useful life, and (2) the existing Madawaska LPOE is substandard, inhibiting the agencies assigned to the Port from adequately fulfilling their respective missions.

The existing Madawaska-Edmundston International Bridge opened to traffic in 1921 and its design life has been exceeded. Notable bridge deficiencies are (1) substandard roadway width and clearance, (2) foundation susceptible to undermining, (3) piers cracked and deteriorated, (4) significant steel corrosion, (5) bridge capacity is insufficient, and (6) deficiencies prompting the bridge posting on October 27, 2017, from 50 tons to 5 tons.

A Final Environmental Impact Statement (FEIS) and Record of Decision (ROD) were published in January 2007, which addressed the construction of a new Madawaska LPOE. Built in 1959, the current LPOE suffers from facility, operational and site deficiencies, and does not meet current CBP mission and operational requirements for an LPOE. A few noted deficiencies: (1) Lack of office and inspection areas, (2) deficient inbound and outbound passenger and commercial processing areas, (3) inadequate queuing space for vehicles, and (4) inability to meet the Architectural Barriers Act. In furtherance of the LPOE Project, GSA previously acquired approximately nine acres of land but did not commence construction.

A Supplemental Environmental Impact Statement (SEIS) was needed due to a change in circumstance: The decision by MaineDOT and New Brunswick Department of Transportation and Infrastructure (NBDTI) to include alternatives for addressing deficiencies to the existing Madawaska-Edmundston International Bridge. The SEIS addresses changes to the Proposed Action, including an updated design in accordance with current GSA and CBP requirements, a new International Bridge, and additional land acquisition.

The FSEIS identifies the Preferred Alternative for the new U.S. LPOE and

<sup>9</sup> See FTC Rule 4.9(c).