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This section of the FEDERAL REGISTER contains regulatory documents having general applicability and legal effect, most of which are keyed to and codified in the Code of Federal Regulations, which is published under 50 titles pursuant to 44 U.S.C. 1510.

The Code of Federal Regulations is sold by the Superintendent of Documents.

OFFICE OF PERSONNEL MANAGEMENT

5 CFR Part 532

RIN 3206-AO49

Prevailing Rate Systems; Redefinition of Certain Appropriated Fund Federal Wage System Wage Areas

AGENCY: Office of Personnel

Management.

ACTION: Final rule.

SUMMARY: The Office of Personnel Management (OPM) is issuing a final rule to redefine the geographic boundaries of the following appropriated fund Federal Wage System (FWS) wage areas for pay-setting purposes: Hagerstown-Martinsburg-Chambersburg, MD; Richmond, VA; Roanoke, VA; and Washington, DC. The final rule will redefine the Shenandoah National Park portions of Albemarle, Augusta, Greene, Page, and Rockingham Counties, VA, to the Washington, DC, wage area. This change is based on a recent consensus recommendation of the Federal Prevailing Rate Advisory Committee (FPRAC).

DATES:

Effective date: This regulation is effective April 24, 2023.

Applicability date: This change applies on the first day of the first applicable pay period beginning on or after April 24, 2023.

FOR FURTHER INFORMATION CONTACT: Ana Paunoiu, by telephone at (202) 606–2858 or by email at pay-leave-policy@onm.gov

SUPPLEMENTARY INFORMATION: On

December 30, 2022, OPM issued a proposed rule (87 FR 80472) to redefine the geographic boundaries of the following appropriated fund FWS wage areas: Hagerstown-Martinsburg-Chambersburg, MD; Richmond, VA; Roanoke, VA; and Washington, DC.

FPRAC, the national labormanagement committee responsible for advising OPM on matters concerning the pay of FWS employees, reviewed and recommended these changes by consensus. The proposed rule had a 30day comment period, during which OPM received no comments.

Regulatory Impact Analysis

This action is not a "significant regulatory action" under the terms of Executive Order (E.O.) 12866 (58 FR 51735, October 4, 1993) and is therefore not subject to review under E.O. 12866 and 13563 (76 FR 3821, January 21, 2011).

Regulatory Flexibility Act

OPM certifies that this rule will not have a significant economic impact on a substantial number of small entities.

Federalism

We have examined this rule in accordance with Executive Order 13132, Federalism, and have determined that this rule will not have any negative impact on the rights, roles and responsibilities of State, local, or tribal governments.

Civil Justice Reform

This regulation meets the applicable standard set forth in Executive Order 12988.

Unfunded Mandates Act of 1995

This rule will not result in the expenditure by State, local, and tribal governments, in the aggregate, or by the private sector, of \$100 million or more in any year and it will not significantly or uniquely affect small governments. Therefore, no actions were deemed necessary under the provisions of the Unfunded Mandates Reform Act of 1995.

Paperwork Reduction Act

This rule does not impose any new reporting or record-keeping requirements subject to the Paperwork Reduction Act.

List of Subjects in 5 CFR Part 532

Administrative practice and procedure, Freedom of information, Government employees, Reporting and recordkeeping requirements, Wages.

Office of Personnel Management.

Stephen Hickman,

 $Federal\ Register\ Liaison.$

Accordingly, OPM is amending 5 CFR part 532 as follows:

PART 532—PREVAILING RATE SYSTEMS

■ 1. The authority citation for part 532 continues to read as follows:

Authority: 5 U.S.C. 5343, 5346; § 532.707 also issued under 5 U.S.C. 552.

■ 2. In appendix C to subpart B amend the table by revising the wage area listings for the District of Columbia and the States of Maryland and Virginia to read as follows:

Appendix C to Subpart B of Part 532— Appropriated Fund Wage and Survey Areas

Definitions of Wage Areas and Wage Area Survey Areas

* * * * *

District of Columbia

Washington, DC

Survey Area

District of Columbia:

Washington, DC

Maryland:

Charles

Frederick

Montgomery

Prince George's Virginia (cities):

Alexandria

Fairfax

Falls Church

Manassas

Manassas Park Virginia (counties):

Arlington

Fairfax

Loudoun

Prince William

Area of Application. Survey area plus:

Maryland:

Calvert

St. Mary's

Virginia (city): Fredericksburg

Virginia (counties):

Albemarle (Only includes the Shenandoah National Park portion)

Augusta (Only includes the Shenandoah National Park portion)

Clarke

Culpeper

Fauquier

Greene (Only includes the Shenandoah National Park portion)

King George

Madison

Page (Only includes the Shenandoah National Park portion)

Rappahannock

Rockingham (Only includes the

Shenandoah National Park portion)

Spotsylvania North Carolina: Roanoke Stafford Currituck Survey Area Warren Area of Application. Survey area plus: Virginia (cities): West Virginia: Radford Jefferson Virginia (city): Franklin Roanoke Salem Virginia (counties): Maryland Virginia (counties): Accomack Botetourt Isle of Wight **Baltimore** Craig Mathews Survey Area Montgomery Northampton Roanoke Maryland (city): Southampton Baltimore Surry Area of Application. Survey area plus: Maryland (counties): North Carolina: Virginia (cities): Anne Arundel Camden Bedford Baltimore Chowan Buena Vista Carroll Gates Clifton Forge Harford Pasquotank Covington Howard Perquimans Danville Maryland: Area of Application. Survey area plus: Galax Assateague Island part of Worcester Lexington Maryland: Lynchburg Queen Anne's Richmond Martinsville Hagerstown-Martinsburg-Chambersburg South Boston Survey Area Staunton Survey Area Virginia (cities): Waynesboro Colonial Heights Maryland: Virginia (counties): Hopewell Washington Alleghany Petersburg Pennsylvania: Amherst Richmond Franklin Appomattox Virginia (counties): West Virginia: Augusta (Does not include the Shenandoah Charles City Berkeley National Park portion) Chesterfield Bath Area of Application. Survey area plus: Dinwiddie Bedford Maryland: Goochland Bland Allegany Hanover Campbell Garrett Carroll Henrico Pennsylvania: New Kent Floyd Fulton Powhatan Franklin Virginia (cities): Prince George Giles Harrisonburg Halifax Area of Application. Survey area plus: Winchester Henry Virginia (counties): Virginia (cities): Highland Frederick Charlottesville Patrick Page (Does not include the Shenandoah Emporia Pittsylvania National Park portion) Virginia (counties): Pulaski Rockingham (Does not include the Rockbridge Albemarle (Does not include the Shenandoah National Park portion) Shenandoah National Park portion) Wythe Shenandoah Amelia West Virginia: Brunswick [FR Doc. 2023-05816 Filed 3-22-23; 8:45 am] Hampshire Buckingham Hardy BILLING CODE 6325-39-P Caroline Mineral

Virginia

Morgan

Hampton

Survey Area Virginia (cities): Chesapeake Hampton Newport News Norfolk Poquoson Portsmouth Suffolk Virginia Beach Williamsburg Virginia (counties): Gloucester James City York

Fluvanna Greene (Does not include the Shenandoah Norfolk-Portsmouth-Newport News-National Park portion)

Charlotte

Essex

Cumberland

Greensville King and Queen King William Lancaster Louisa Lunenberg Mecklenburg Middlesex Nelson Northumberland Nottoway Orange Prince Edward Richmond Sussex Westmoreland

BUREAU OF CONSUMER FINANCIAL PROTECTION

12 CFR Chapter X

Bulletin 2023-01: Unfair Billing and **Collection Practices After Bankruptcy Discharges of Certain Student Loan Debts**

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Compliance bulletin and policy guidance.

SUMMARY: The Consumer Financial Protection Bureau (CFPB) is issuing this Compliance Bulletin and Policy Guidance (Bulletin) to address the treatment of certain private student