

an insured depository institution (hereafter in this section referred to as the 'unbanked') into the conventional finance system." Section 7 further instructs the FDIC to consider several factors in its conduct of the surveys, including (1) "what cultural, language and identification issues as well as transaction costs appear to most prevent 'unbanked' individuals from establishing conventional accounts;" and (2) "what is a fair estimate of the size and worth of the 'unbanked' market in the United States."

The Household Survey collects information on bank account ownership, which provides a factual basis for measuring the number and percentage of households that are unbanked. It is the only population-representative survey conducted at the national level that provides State-level estimates of the size and characteristics of unbanked households for all 50 States and the District of Columbia. The Household Survey also collects information from unbanked households about the reasons that they do not have a bank account and their interest in having a bank account.

Nonbank financial companies are playing an increasingly important role in the provision of financial products and services in the U.S., and households may use a variety of bank and nonbank financial products and services to meet their needs. Consequently, the Household Survey collects information on whether and how households use a wide range of bank and nonbank financial products and services.

To obtain this information, the FDIC partners with the U.S. Census Bureau, which administers the Household Survey under an FDIC-sponsored supplement to its Current Population Survey (CPS). The Household Survey has been administered every other year since January 2009. The previous survey questionnaires and survey results can be accessed through the following link: <https://fdic.gov/analysis/household-survey>.

Consistent with the statutory mandate to conduct the surveys on an ongoing basis, the FDIC already has in place arrangements for conducting the ninth Household Survey as a supplement to the June 2025 CPS. Prior to finalizing the 2025 survey questionnaire, the FDIC seeks to solicit public comment on whether changes to the existing instrument are desirable and, if so, to what extent. It should be noted that, as a supplement of the CPS survey, the Household Survey needs to adhere to specific parameters that include limits in the length and sensitivity of the questions that can be asked of CPS

respondents. Interested members of the public may obtain a copy of the proposed survey questionnaire on the following web page: <https://www.fdic.gov/federal-register-publications/2025-fdic-national-survey-unbanked-and-underbanked-households-draft>.

#### Request for Comment

Comments are invited on (a) whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (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. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on January 7, 2025.

**Debra A. Decker,**  
*Executive Secretary.*

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#### FEDERAL MINE SAFETY AND HEALTH REVIEW COMMISSION

##### Sunshine Act Meetings

**TIME AND DATE:** 10 a.m., Friday, January 10, 2025.

**PLACE:** The meeting will be held via remote means.

**STATUS:** Closed.

**MATTERS TO BE CONSIDERED:** The Commission will conduct a meeting closed to the public to consider the Commission's response, if any, to show cause orders issued by the D.C. Circuit Court of Appeals in D.C. Cir. No. 24-1293 (and consolidated case D.C. Cir. No. 24-1356), and D.C. Cir. No. 24-1294 (and consolidated case DC Cir No. 24-1357). Commissioners will attend the meeting. Commission staff members who provide technological support and other Commission staff may also be present as necessary. This meeting is closed to the public pursuant to 5 U.S.C. 552b(c)(10) on the basis of the Commission's "participation in a civil action or proceeding." The Commission determined that shorter than usual notice for a meeting was required by official agency business.

**CONTACT PERSON FOR MORE INFO:** Sarah Stewart (202) 434-9935/(202) 708-9300 for TDD Relay/1-800-877-8339 for toll free.

*Authority:* 5 U.S.C. 552b.

*Dated:* January 8, 2025.

**Sarah L. Stewart,**

*Deputy General Counsel.*

[FR Doc. 2025-00681 Filed 1-8-25; 4:15 pm]

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#### FEDERAL RESERVE SYSTEM

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

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice, request for comment.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) invites comment on a proposal to extend for three years, without revision the Recordkeeping and Disclosure Requirements Associated with Regulation II (FR II; OMB No. 7100-0349).

**DATES:** Comments must be submitted on or before March 14, 2025.

**ADDRESSES:** You may submit comments, identified by FR II, by any of the following methods:

- *Agency Website:* <https://www.federalreserve.gov/>. Follow the instructions for submitting comments, including attachments. *Preferred method.*

- *Mail:* Ann E. Misback, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

- *Hand Delivery/Courier:* Same as mailing address.

- *Other Means:* [publiccomments@frb.gov](mailto:publiccomments@frb.gov). You must include the OMB number or the FR number in the subject line of the message.

Comments received are subject to public disclosure. In general, comments received will be made available on the Board's website at <https://www.federalreserve.gov/apps/proposals/> without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would be not appropriate for public disclosure. Public comments may also be viewed electronically or in person in Room M-4365A, 2001 C St. NW, Washington, DC 20551, between 9 a.m.