

whether the proposed transaction complies with the standards enumerated in the HOLA (12 U.S.C. 1467a(e)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 4, 2023.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Fidelity Federal Bancorp, Evansville, Indiana, and its parent companies, Pedcor Financial, LLC and Pedcor Financial Bancorp, both of Carmel, Indiana*; to become savings and loan holding companies, following their conversion to bank holding companies through the acquisition of Rockhold Bancorp and its subsidiary, Bank of Kirksville, both of Kirksville, Missouri, as published elsewhere in today's **Federal Register**.

Board of Governors of the Federal Reserve System.

**Margaret McCloskey Shanks,**  
*Deputy Secretary of the Board.*

[FR Doc. 2022-26419 Filed 12-5-22; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal

Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 4, 2023.

A. Federal Reserve Bank of Kansas City (Jeffrey Imgarten, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Mesa West Bancorp, Farmington, New Mexico*; to become a bank holding company by acquiring Four Corners Community Bank, Farmington, New Mexico.

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Fidelity Federal Bancorp, Evansville, Indiana, and its parent companies Pedcor Financial, LLC and Pedcor Financial Bancorp, both of Carmel, Indiana*; to become bank holding companies by acquiring Rockhold Bancorp, and thereby indirectly acquiring Bank of Kirksville, both of Kirksville, Missouri, and also to retain its subsidiary, United Fidelity Bank, F.S.B., Evansville, Indiana, for a moment in time and thereby engage in operating a savings association.

2. *Fisher Bancorp Inc. Fisher, Illinois*; to merge with Butler Point Inc. and thereby indirectly acquire Catlin Bank, both of Catlin, Illinois.

Board of Governors of the Federal Reserve System.

**Margaret McCloskey Shanks,**  
*Deputy Secretary of the Board.*

[FR Doc. 2022-26421 Filed 12-5-22; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 202-3092]

### iHeartMedia, Inc. and Google LLC; Analysis of Proposed Consent Order to Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement; request for comment.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices. The attached Analysis of Proposed Consent Order to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before January 5, 2023.

**ADDRESSES:** Interested parties may file comments online or on paper by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Please write “iHeartMedia, Inc. and Google LLC; File No. 202-3092” 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 D), Washington, DC 20580.

**FOR FURTHER INFORMATION CONTACT:** Karen Mandel (202-326-2491) or Laura Sullivan (202-326-3327), Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule § 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of 30 days. The following Analysis to Aid Public Comment describes the terms of the consent agreement and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained at <https://www.ftc.gov/news-events/commission-actions>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before January 5, 2023. Write “iHeartMedia, Inc. and Google LLC; File No. 202-3092” on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the <https://www.regulations.gov> website.

Because of the agency's heightened security screening, postal mail addressed to the Commission will be subject to delay. We strongly encourage

you to submit your comments online through the <https://www.regulations.gov> website.

If you prefer to file your comment on paper, write “iHeartMedia, Inc. and Google LLC; File No. 202–3092” 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 D), Washington, DC 20580.

Because your comment will be placed on the publicly accessible website at <https://www.regulations.gov>, you are solely responsible for making sure your comment does not include any sensitive or confidential information. In particular, your comment should not include 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; financial account number; or credit or debit card number. You are also solely responsible for making sure your comment does not include 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 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. See FTC Rule § 4.9(c). 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 on the <https://www.regulations.gov> website—as legally required by FTC Rule § 4.9(b)—we cannot redact or remove your comment from that website, 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.

Visit the FTC website at <https://www.ftc.gov> to read this document and the news release describing the proposed settlement. 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 January 5, 2023. For information on the Commission’s privacy policy, including routine uses permitted by the Privacy Act, see <https://www.ftc.gov/site-information/privacy-policy>.

#### **Analysis of Proposed Consent Order To Aid Public Comment**

The Federal Trade Commission (“Commission”) has accepted, subject to final approval, an agreement containing a consent order as to iHeartMedia, Inc. (“iHeartMedia” or “respondent”). The proposed consent order (“order”) has been placed on the public record for 30 days for receipt of comments by interested persons. Comments received during this period will become part of the public record. After 30 days, the Commission will again review the order and the comments received and will decide whether it should withdraw the order or make it final.

This matter involves iHeartMedia’s practices with respect to advertising it recorded and broadcast for the Google LLC Pixel 4 smartphone (the “Pixel 4”). The complaint alleges that iHeartMedia recorded first-person endorsements for the Pixel 4 by its local radio personalities in several states using scripts provided by Google LLC and broadcast those advertisements to consumers in those markets. The complaint further alleges that, in the advertising, the respondent represented that the radio personalities owned or regularly used the Pixel 4, and had used it to take pictures at night, when the radio personalities did not own or regularly use the phone and had not used it to take pictures at night. The complaint alleges that iHeartMedia’s representations were false and misleading, and violated Section 5(a) of the FTC Act.

The order includes injunctive relief that prohibits the alleged violations and fences in similar and related conduct. The provisions apply to any consumer product or service.

Part I prohibits misrepresenting that an endorser has owned or used any consumer product or service or about an endorser’s experience with any consumer product or service. Part II requires the respondent to cooperate in any Commission investigation or case

related to the conduct that is the subject of the complaint. Part III requires the respondent to distribute the order to certain persons and submit signed acknowledgments of order receipt.

Part IV requires the respondent to file compliance reports with the Commission, and to notify the Commission of changes in corporate structure that might affect compliance obligations. Part V contains recordkeeping requirements for certain accounting records, personnel records, consumer complaints, training materials, and advertising and marketing materials, and all records necessary to demonstrate compliance with the order.

Part VI contains other requirements related to the Commission’s monitoring of the respondent’s order compliance. Part VII provides the effective dates of the order, including that, with exceptions, the order will terminate in 20 years.

The purpose of this analysis is to facilitate public comment on the order, and it is not intended to constitute an official interpretation of the complaint or order, or to modify the order’s terms in any way.

By direction of the Commission.

**April J. Tabor,**

*Secretary.*

[FR Doc. 2022–26492 Filed 12–5–22; 8:45 am]

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## **DEPARTMENT OF HEALTH AND HUMAN SERVICES**

### **Centers for Medicare & Medicaid Services**

[CMS–3431–N2]

#### **Medicare Program; Virtual Meeting of the Medicare Evidence Development and Coverage Advisory Committee; Cancellation of the December 7, 2022 Virtual Meeting and Announcement of the February 13 and February 14, 2023 Virtual Meetings**

**AGENCY:** Centers for Medicare & Medicaid Services (CMS), Health and Human Services (HHS).

**ACTION:** Notice.

**SUMMARY:** This notice announces the cancellation of the December 7, 2022 virtual public meeting of the Medicare Evidence Development & Coverage Advisory Committee (MEDCAC) (“Committee”) that was published in the October 11, 2022 **Federal Register**. This notice also announces a virtual public meeting of the MEDCAC Committee on Monday, February 13 and