

Item No.	Bureau	Subject
1 .....	Wireline Competition .....	<i>Title:</i> Incarcerated People’s Communications Services; Implementation of the Martha Wright-Reed Act (WC Docket No. 23–62); Rates for Interstate Inmate Calling Services (WC Docket No. 12–375). <i>Summary:</i> The Commission will consider a Report and Order, Order on Reconsideration, Clarification and Waiver, and Further Notice of Proposed Rulemaking that would implement the Martha Wright-Reed Just and Reasonable Communications Act of 2022 by adopting just and reasonable rate caps for incarcerated people’s audio and video communications services, among other reforms. The Further Notice would seek comment on additional reforms for incarcerated people’s communications services.
2 .....	Wireline Competition .....	<i>Title:</i> Modernizing E-Rate to Support Wi-Fi Hotspots (WC Docket No. 21–31). <i>Summary:</i> The Commission will consider a Report and Order and Further Notice of Proposed Rulemaking that would update the E-Rate program rules to make the off-premises use of Wi-Fi hotspots and wireless Internet services eligible for E-Rate program support.
3 .....	Wireless Tele-Communications .....	<i>Title:</i> Promoting Consumer Choice and Wireless Competition Through Handset Unlocking Requirements and Policies (WT Docket No. 24–186). <i>Summary:</i> The Commission will consider a Notice of Proposed Rulemaking that would propose the use of broadly applicable handset unlocking policies as a means to improve consumer choice and flexibility, to enhance competition across the mobile wireless marketplace, and to provide for more uniform regulation of service providers.
4 .....	Public Safety and Homeland Security .....	<i>Title:</i> Facilitating Implementation of Next Generation 911 Services (NG911) (PS Docket No. 21–479); Location-Based Routing for Wireless 911 Calls (PS Docket No. 18–64). <i>Summary:</i> The Commission will consider a Report and Order that would expedite the transition to NG911 and help ensure that the nation’s 911 system functions effectively with the most advanced capabilities available.
5 .....	Media .....	<i>Title:</i> Accessibility of User Interfaces, and Video Programming Guides and Menus (MB Docket No. 12–108). <i>Summary:</i> The Commission will consider a Report and Order that would ensure that consumers are able to readily access user display settings for closed captioning on covered video devices.

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The meeting will be webcast at [www.fcc.gov/live](http://www.fcc.gov/live). Open captioning will be provided as well as a text only version on the FCC website. Other reasonable accommodations for people with disabilities are available upon request. In your request, include a description of the accommodation you will need and a way we can contact you if we need more information. Last minute requests will be accepted but may be impossible to fill. Send an email to: [fcc504@fcc.gov](mailto:fcc504@fcc.gov) or call the Consumer & Governmental Affairs Bureau at 202–418–0530.

*Press Access*—Members of the news media are welcome to attend the meeting and will be provided reserved seating on a first-come, first-served basis. Following the meeting, the Chairwoman may hold a news conference in which she will take questions from credentialed members of the press in attendance. Also, senior policy and legal staff will be made available to the press in attendance for questions related to the items on the meeting agenda. Commissioners may also choose to hold press conferences. Press may also direct questions to the Office of Media Relations (OMR): [MediaRelations@fcc.gov](mailto:MediaRelations@fcc.gov). Questions

about credentialing should be directed to OMR.

Additional information concerning this meeting may be obtained from the Office of Media Relations, (202) 418–0500. Audio/Video coverage of the meeting will be broadcast live with open captioning over the internet from the FCC Live web page at [www.fcc.gov/live](http://www.fcc.gov/live).

Federal Communications Commission.

**Marlene Dortch,**  
*Secretary.*

[FR Doc. 2024–15723 Filed 7–16–24; 8:45 am]

**BILLING CODE 6712–01–P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064–0019; –0082; –0084]

**Agency Information Collection Activities: Proposed Collection Renewal; Comment Request**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

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

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to take this opportunity to

comment on the request to renew the existing information collections described below (OMB Control No. 3064–0019, –0082, and –0084). The notice of the proposed renewal for these information collections were previously published in the **Federal Register** on May 1, 2024, and May 7, 2024, allowing for a 60-day comment period.

**DATES:** Comments must be submitted on or before August 16, 2024.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- *Agency Website:* <https://www.fdic.gov/resources/regulations/federal-register-publications/>
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.
- *Mail:* Manny Cabeza (202–898–3767), Regulatory Counsel, MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.
- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street NW building (located on F Street NW), on business days between 7:00 a.m. and 5:00 p.m.

Written comments and recommendations for the proposed information collection should be sent

within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

**FOR FURTHER INFORMATION CONTACT:**  
Manny Cabeza, Regulatory Counsel,

202–898–3767, [mcabeza@fdic.gov](mailto:mcabeza@fdic.gov), MB–3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:**

Proposal to renew the following currently approved collection of information:

1. *Title:* Interagency Notice of Change in Control

*OMB Number:* 3064–0019

*Form Number:* 6822/01.

*Affected Public:* Individuals, insured state nonmember banks, and insured state savings associations.

*Burden Estimate:*

**SUMMARY OF ESTIMATED ANNUAL BURDENS**  
[OMB No. 3064–0019]

IC description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Number of responses/respondent	Time per response (hours)	Annual burden (hours)
Form 6822/01—Interagency Notice of Change in Control, 12 CFR 303.85.	Reporting (Mandatory).	On occasion ...	34	1	30.5	1,037
Notice of Change in Control Public Notice Requirement, 12 CFR 303.87.	Disclosure (Mandatory).	On Occasion ..	34	1	1	34
<b>Total Annual Burden Hours</b> .....	.....	.....	.....	.....	.....	<b>1,071</b>

Source: FDIC.

*General Description of Collection:* Section 7(j) of the FDIA (12 U.S.C. 1817(j)) and sections 303.80–88 of the FDIC Rules and Regulations (12 CFR 303.80 *et seq.*) require that any person proposing to acquire control of an insured depository institution and certain parent companies thereof provide 60 days prior written notice of the proposed acquisition to the appropriate federal banking agency. Such written notice which pertains to the acquisition of control of an FDIC supervised institution and certain parent companies thereof is filed with the regional director of the FDIC region in which the bank is located. The FDIC reviews the information reported in the Notice to assess, in part, any anticompetitive and monopolistic

effects of the proposed acquisition, to determine if the financial condition of any acquiring person or the future prospects of the institution might jeopardize the financial stability of the institution or prejudice the interests of the depositors of the institution, and to determine whether the competence, experience, or integrity of any acquiring person, or of any of the proposed management personnel, indicates that it would not be in the interest of the depositors of the institution, or in the interest of the public, to permit such persons to control the bank. The FDIC must also make an independent determination of the accuracy and completeness of all of the information required to be filed in conjunction with a Notice.

The FDIC is increasing the total burden associated with this collection from 549 hours to 1,071 hours. This information collection contains a disclosure requirement, which was not recognized in the 2021 submission. The 522 increase in burden hours is due to the addition of the disclosure requirement and the use of a more accurate methodology to estimate the number of respondents and responses per respondent.

2. *Title:* Recordkeeping, Disclosure and Reporting Requirements in Connection with Regulation Z.

*OMB Number:* 3064–0082.

*Form Number:* None.

*Affected Public:* FDIC- Supervised Institutions.

*Burden Estimate:*

**TABLE 1—SUMMARY OF ESTIMATED ANNUAL IMPLEMENTATION BURDEN**  
[OMB No. 3064–0082]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
Open-End Credit Products					
• Not Home-Secured Open-End Credit Plans					
○ Credit and Charge Card Provisions					
Timely Settlement of Estate Debts Written Policies and Procedures, 12 CFR 1026.11(c)(1) (Mandatory).	Recordkeeping (On Occasion)	8	1	08:00	64
Ability to Pay Written Policies and Procedures, 12 CFR 1026.51(a)(ii) (Mandatory).	Recordkeeping (On Occasion)	8	1	08:00	64
Mortgage Products (Open and Closed-End)					
• Valuation Independence					
○ Mandatory Reporting					
Implementation of Policies and Procedures, 12 CFR 1026.42(g) (Mandatory).	Recordkeeping (On Occasion)	8	1	20:00	160
<b>Total Annual Implementation Burden (Hours)</b> .....	.....	.....	.....	.....	<b>288</b>

Source: FDIC.

NOTE: The estimated annual IC time burden is the product, rounded to the nearest hour, of the estimated annual number of responses and the estimated time per response for a given IC. The estimated annual number of responses is the product, rounded to the nearest whole number, of the estimated annual number of respondents and the estimated annual number of responses per respondent. This methodology ensures the estimated annual burdens in the table are consistent with the values recorded in OMB’s consolidated information system.

TABLE 2—SUMMARY OF ESTIMATED ANNUAL ONGOING BURDEN  
[OMB No. 3064–0082]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
Open-End Credit Products • Not Home-Secured Open-End Credit Plans ○ General Disclosure Rules for Not Home-Secured Open-End Credit Plans					
1. Credit and Charge Card Applications and Solicitations, 12 CFR 1026.60 (Mandatory).	Disclosure (Annual) .....	478	1	08:00	3,824
2. Account Opening Disclosures, 12 CFR 1026.6(b) (Mandatory).	Disclosure (Annual) .....	478	1	12:00	5,736
3. Periodic Statements, 12 CFR 1026.7(b) (Mandatory) .....	Disclosure (Monthly) .....	478	12	08:00	45,888
4. Annual Statement of Billing Rights, 12 CFR 1026.9(a)(1) (Mandatory).	Disclosure (Annual) .....	478	1	08:00	3,824
5. Alternative Summary Statement of Billing Rights, 12 CFR 1026.9(a)(2) (Voluntary).	Disclosure (Monthly) .....	478	12	08:00	45,888
6. Change in Terms Disclosures, 12 CFR 1026.9(b) through (h) (Mandatory).	Disclosure (Annual) .....	478	1	08:00	3,824
○ Credit and Charge Card Provisions					
7. Timely Settlement of Estate Debts, 12 CFR 1026.11(c)(2) (Mandatory).	Disclosure (On Occasion) .....	478	61	00:05	2,430
8. Ability to Pay, 12 CFR 1026.51 (Mandatory) .....	Recordkeeping (Annual) .....	478	1	12:00	5,736
9. College Student Credit Annual Report, 12 CFR 1026.57(d) (Mandatory).	Reporting (Annual) .....	478	1	08:00	3,824
10. Submission of Credit Card Agreements, 12 CFR 1026.58(c) (Mandatory).	Reporting (Quarterly) .....	478	4	03:00	5,736
11. Internet Posting of Credit Card Agreements, 12 CFR 1026.58(d) (Mandatory).	Disclosure (Quarterly) .....	478	4	06:00	11,472
12. Individual Credit Card Agreements, 12 CFR 1026.58(e) (Mandatory).	Disclosure (On Occasion) .....	478	14	00:15	1,673
• Home Equity Open-End Credit Plans (HELOC) ○ General Disclosure Rules for HELOC's					
13. Application Disclosures, 12 CFR 1026.40 (Mandatory) .....	Disclosure (Annual) .....	2,189	1	12:00	26,268
14. Account Opening Disclosures, 12 CFR 1026.6(a) (Mandatory).	Disclosure (Annual) .....	2,189	1	12:00	26,268
15. Periodic Statements, 12 CFR 1026.7(a) (Mandatory) .....	Disclosure (Annual) .....	2,189	1	08:00	17,512
16. Annual Statement of Billing Rights, 12 CFR 1026.9(a)(1) (Mandatory).	Disclosure (Annual) .....	2,189	1	08:00	17,512
17. Alternative Summary Statement of Billing Rights, 12 CFR 1026.9(a)(2) (Mandatory).	Disclosure (Annual) .....	2,189	1	08:00	17,512
18. Change in Terms Disclosures, 12 CFR 1026.9(b) through (h) (Mandatory).	Disclosure (Annual) .....	2,189	1	08:00	17,512
19. Notice to Restrict Credit, 12 CFR 1026.9(c)(1)(iii); 1026.40(f)(3)(i) and (vi) (Mandatory).	Disclosure Annual) .....	2,189	1	02:00	4,378
• All Open-End Credit Plans					
20. Error Resolution, 12 CFR 1026.13 (Mandatory) .....	Disclosure (On Occasion) .....	2,265	937	00:01	35,372
Closed-End Credit Products • General Rules for Closed-End Credit					
21. Other than Real Estate, Home-Secured and Private Education Loans, 12 CFR 1026.17 and 1026.18 (Mandatory).	Disclosure (Annual) .....	2,551	1	12:00	30,612
• Closed-End Mortgages ○ Application and Consummation					
22. Loan Estimate, 12 CFR 1026.19(e); and 1026.37 (Mandatory).	Disclosure (Annual) .....	2,815	1	08:00	22,520
23. Closing Disclosure, 12 CFR 1026.19(f); and 1026.38 (Mandatory).	Disclosure (Annual) .....	2,815	1	08:00	22,520
24. Record Retention of Disclosures, 12 CFR 1026.19(e), (f); 1026.37; and 1026.38 (Mandatory).	Recordkeeping (Annual) .....	2,815	1	00:18	845
○ Post-Consummation Disclosures					
25. Interest Rate and Payment Summary, 12 CFR 1026.18(s) (Mandatory).	Disclosure (Annual) .....	2,815	1	40:00	112,600
26. No Guarantee to Refinance Statement, 12 CFR 1026.18(t) (Mandatory).	Disclosure (Annual) .....	2,815	1	08:00	22,520
27. ARMs Rate Adjustments with Payment Change Disclosures, 12 CFR 1026.20(c) (Mandatory).	Disclosure (Annual) .....	2,815	1	01:30	4,223
28. Initial Rate Adjustment Disclosure for ARMs, 12 CFR 1026.20(d) (Mandatory).	Disclosure (Annual) .....	2,815	1	02:00	5,630
29. Escrow Cancellation Notice, 12 CFR 1026.20(e) (Mandatory).	Disclosure (Annual) .....	2,815	1	08:00	22,520

TABLE 2—SUMMARY OF ESTIMATED ANNUAL ONGOING BURDEN—Continued  
[OMB No. 3064–0082]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
30. Periodic Statements, 12 CFR 1026.41 (Mandatory) .....	Disclosure (Annual) .....	2,815	1	08:00	22,520
○ Ability to Repay Requirements					
31. Minimum Standards, 12 CFR 1026.43(c) through (f) (Mandatory).	Recordkeeping (On Occasion)	2,815	1166	00:15	820,573
32. Prepayment Penalties, 12 CFR 1026.43(g) (Mandatory) ....	Disclosure (On Occasion) .....	2,815	45	00:12	25,335
Mortgage Products (Open and Closed-End)					
• Mortgage Servicing Disclosures					
○ Payoff Statements					
33. Payoff Statements, 12 CFR 1026.36(c)(3) (Mandatory) .....	Disclosure (Annual) .....	2,829	1	08:00	22,632
○ Notice of Sale or Transfer					
34. Notice of Sale or Transfer, 12 CFR 1026.39 (Mandatory) ..	Disclosure (Annual) .....	2,829	1	08:00	22,632
• Valuation Independence					
○ Mandatory Reporting					
35. Reporting Appraiser Noncompliance, 12 CFR 1026.42(g) (Mandatory).	Reporting (On Occasion) .....	2,829	1	00:10	472
Reverse and High-Cost Mortgages					
• Reverse Mortgages					
○ Reverse Mortgage Disclosures					
36. Reverse Mortgage Disclosures, 12 CFR 1026.31(c)(2) and 1026.33 (Mandatory).	Disclosure (Annual) .....	1	1	24:00	24
• High-Cost Mortgage Loans					
○ HOEPA Disclosures and Notice					
37. HOEPA Disclosures and Notice, 12 CFR 1026.32(c) (Mandatory).	Disclosure (Annual) .....	2,815	1	00:14	657
Private Education Loans					
• Initial Disclosures					
○ Application and Solicitation Disclosures					
38. Application or Solicitation Disclosures, 12 CFR 1026.47(a) (Mandatory).	Disclosure (Annual) .....	2,755	1	60:00	165,300
○ Approval Disclosures					
39. Approval Disclosures, 12 CFR 1026.47(b) (Mandatory) .....	Disclosure (Annual) .....	2,755	1	60:00	165,300
○ Final Disclosures					
40. Final Disclosures, 12 CFR 1026.47(c) (Mandatory) .....	Disclosure (Annual) .....	2,755	1	60:00	165,300
Advertising Rules					
• All Credit Types					
○ Open-End Credit					
41. Open-End Credit, 12 CFR 1026.16 (Mandatory) .....	Disclosure (Annual) .....	2,265	1	00:20	755
○ Closed-End Credit					
42. Closed-End Credit, 12 CFR 1026.24 (Mandatory) .....	Disclosure (Annual) .....	2,856	1	00:20	952
Record Retention					
• Evidence of Compliance					
43. Regulation Z in General, 12 CFR 1026.25 (Mandatory) .....	Recordkeeping (Annual) .....	2,857	1	00:18	857
Total Annual Ongoing Burden (Hours) .....	.....	.....	.....	.....	1,959,488

Source: FDIC.

**Note:** The estimated annual IC time burden is the product, rounded to the nearest hour, of the estimated annual number of responses and the estimated time per response for a given IC. The estimated annual number of responses is the product, rounded to the nearest whole number, of the estimated annual number of respondents and the estimated annual number of responses per respondent. This methodology ensures the estimated annual burdens in the table are consistent with the values recorded in OMB's consolidated information system.

*General Description of Collection:*  
Consumer Financial Protection Bureau (CFPB) Regulation Z—12 CFR 1026 implements the Truth in Lending Act

(15 U.S.C. 1601, *et seq.*) and certain provisions of the Real Estate Settlement Procedures Act (12 U.S.C. 2601 *et seq.*). This regulation prescribes uniform

methods for computing the cost of credit, the disclosure of credit terms and costs, the resolution of errors and imposes various other recordkeeping,

reporting and disclosure requirements. The FDIC has enforcement authority on the requirements of the CFPB's Regulation over the financial institutions it supervises. This information collection captures the recordkeeping, reporting, and disclosure burdens of Regulation Z on FDIC-supervised institutions. To arrive at the estimated annual burden the FDIC assessed the number of potential respondents to the information collection by identifying the number of FDIC-supervised institutions who reported activity that would be within the scope of the information collection requirements according to data from the most recent Call Report. Additionally, the FDIC estimated the frequency of responses to the recordkeeping,

reporting, or disclosure requirements by assessing the dollar volume of activity that would be within the scope of the information collection. In some instances, the FDIC used information provided by other sources to estimate the magnitude and scope of activity attributable to FDIC-supervised institutions when more immediate information sources did not exist.

The estimated annual burden, in hours, is the product of the estimated number of respondents per year, estimated number of responses per respondent per year, and estimated hours per response, as summarized in Table 1 for the implementation burden and in Table 2 for the ongoing burden, below. The total estimated annual burden for this Information Collection

Request (ICR) is 1,959,766 hours (288 hours estimated implementation burden, plus 1,959,488 hours estimated ongoing burden), which is a decrease of 71,838 hours from the 2021 estimate. As the estimated time per response remained the same from the 2021 ICR, the change in the total estimated annual burden hours is attributable to the decrease in the estimated number of respondents in Table 2.

3. *Title:* Account Based Disclosures in Connection with Consumer Financial Protection Bureau Regulations E and DD and Federal Reserve Regulation CC.

*OMB Number:* 3064-0084.

*Form Number:* None.

*Affected Public:* FDIC—Supervised Institutions.

*Burden Estimate:*

SUMMARY OF ESTIMATED ANNUAL BURDEN  
[OMB No. 3064-0084]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
<b>CFPB Regulation E—12 CFR Part 1005</b>					
1. Initial Disclosures: General, 12 CFR 1005.7(b) (Mandatory)	Disclosure (On Occasion) .....	2,871	83	00:01.5	5,957
2. Initial Disclosures: Payroll Cards, 12 CFR 1005.18(c)(1) (Mandatory).	Disclosure (On Occasion) .....	6	5,000	00:01.5	750
3. Initial Disclosures: Change in Terms, 12 CFR 1005.8(a) (Mandatory).	Disclosure (On Occasion) .....	2,871	113	00:01	5,407
4. Error Resolution Rules: General, 12 CFR 1005.8(b), 12 CFR 1005.11 (Mandatory).	Disclosure (On Occasion) .....	2,871	3	00:30	4,307
5. Error Resolution Rules: Payroll Cards, 12 CFR 1005.18 (Mandatory).	Disclosure (On Occasion) .....	6	8	00:30	24
6. Prepaid Accounts: New Products—Short Form Disclosure, 12 CFR 1005.18(b)(2), 12 CFR 1005.15(c) (Mandatory).	Disclosure (On Occasion) .....	2	24.33	40:00	1,960
7. Prepaid Accounts: New Products—Long Form Disclosure, 12 CFR 1005.18(b)(4), 12 CFR 1005.15(c) (Mandatory).	Disclosure (On Occasion) .....	2	24.33	08:00	392
8. Prepaid Accounts: Implementation—Short Form Additional Fee Type Disclosure, 12 CFR 1005.18(b)(2)(ix) (Mandatory).	Disclosure (On Occasion) .....	1	1	04:00	4
9. Prepaid Accounts: Implementation—Access to Prepaid Account Information, 12 CFR 1005.18(c)(5), 12 CFR 1005.15(d) (Mandatory).	Recordkeeping (On Occasion)	1	1	24:00	24
10. Prepaid Accounts: Implementation—Error Resolution, 12 CFR 1005.18(e)(2), 12 CFR 1005.11 (Mandatory).	Recordkeeping (On Occasion)	1	1	08:00	8
11. Prepaid Accounts: Implementation—Submission of Agreements, 12 CFR 1005.19(b) (Mandatory).	Reporting (On Occasion) .....	1	1	01:00	1
12. Prepaid Accounts: Ongoing—Short Form Additional Fee Type Disclosure, 12 CFR 1005.18(b)(2)(ix) (Mandatory).	Disclosure (Annual) .....	15	1	00:30	8
13. Prepaid Accounts: Ongoing—Access to Prepaid Account Information, 12 CFR 1005.18(c)(5), 12 CFR 1005.15(d) (Mandatory).	Recordkeeping (Annual) .....	15	1	00:30	8
14. Prepaid Accounts: Ongoing—Error Resolution, 12 CFR 1005.18(e)(2), 12 CFR 1005.11 (Mandatory).	Recordkeeping (Annual) .....	15	1	00:30	8
15. Prepaid Accounts: Ongoing—Submission of Agreements, 12 CFR 1005.19(b) (Mandatory).	Reporting (Annual) .....	15	1	00:30	8
16. Gift Cards/Certificates: Implementation—Exclusion Policies and Procedures, 12 CFR 1005.20(b)(2) (Mandatory).	Recordkeeping (On Occasion)	2	1	20:00	40
17. Gift Cards/Certificates: Implementation—Policies & Procedures 12 CFR 1005.20(e)(1) (Mandatory).	Recordkeeping (On Occasion)	2	1	20:00	40
18. Gift Cards/Certificates: Ongoing—Exclusion Policies and Procedures, 12 CFR 1005.20(b)(2) (Mandatory).	Recordkeeping (Annual) .....	12	1	00:15	3
19. Gift Cards/Certificates: Ongoing—Policies & Procedures 12 CFR 1005.20(e)(1) (Mandatory).	Recordkeeping (Annual) .....	12	1	00:15	3
20. Remittances: Implementation—Policies & Procedures for Error Resolution and Retention of Documentation 12 CFR 1005.33(g), 12 CFR 1005.13 (Mandatory).	Recordkeeping (On Occasion)	1	1	08:00	8
21. Remittances: Ongoing—Policies & Procedures for Error Resolution and Retention of Documentation 12 CFR 1005.33(g), 12 CFR 1005.13 (Mandatory).	Recordkeeping (Annual) .....	122	1	00:30	61
22. Remittance Transfer Disclosures 12 CFR 1005.31 (Mandatory).	Disclosure (Monthly) .....	122	12	08:00	11,712
23. Error Resolution for Remittance Transfers 12 CFR 1005.33 (Mandatory).	Disclosure (Monthly) .....	122	12	04:30	6,588

SUMMARY OF ESTIMATED ANNUAL BURDEN—Continued  
[OMB No. 3064–0084]

Information collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
24. Remittance Transfers Scheduled before date of transfer 12 CFR 1005.36 (Mandatory).	Disclosure (Annual) .....	122	1	08:00	976
<b>CFPB Regulation DD—12 CFR Part 1030</b>					
25. Account disclosures (Upon Request and New Accounts), 12 CFR 1030.4 (Mandatory).	Disclosure (On Occasion) .....	2,871	170	00:01.5	12,202
26. Change in Terms, 12 CFR 1030.5 (Mandatory) .....	Disclosure (On Occasion) .....	2,871	380	00:01	18,183
27. Prematurity (renewal) Notices to Consumers, 12 CFR 1030.5 (Mandatory).	Disclosure (On Occasion) .....	2,871	340	00:01	16,269
28. Disclosures on Periodic Statements, 12 CFR 1030.6 (Mandatory).	Disclosure (Monthly) .....	2,871	12	04:00	137,808
29. Advertising, 12 CFR 1030.8 (Mandatory) .....	Disclosure (Monthly) .....	2,871	12	00:30	17,226
<b>Federal Reserve Board Regulation CC—12 CFR Part 229</b>					
30. Specific Availability Policy Disclosure (Initial Notice, Upon Request, Upon Change in Policy), 12 CFR 229.16, 12 CFR 229.17, 12 CFR 229.18(d) (Mandatory).	Disclosure (On Occasion) .....	2,936	140	00:01	6,851
31. Case-by-case Hold Notice to Consumers, 12 CFR 229.16(c) (Mandatory).	Disclosure (On Occasion) .....	2,936	717	00:03	105,256
32. Notice of Exceptions to Hold Policy, (12 CFR 229.13(g)) (Mandatory).	Disclosure (On Occasion) .....	2,936	247	00:03	36,260
33. Notice posted where consumers make deposits (Incl. ATMs), 12 CFR 229.18(b), 12 CFR 229.18(c) (Mandatory).	Disclosure (On Occasion) .....	2,936	1	00:15	734
34. Notice to consumers of changes in policy, 12 CFR 229.18(e) (Mandatory).	Disclosure (On Occasion) .....	2,936	170	00:01	8,319
35. Annual notice of new ATMs, 12 CFR 229.18(e) (Mandatory).	Disclosure (Annual) .....	2,936	1	05:00	14,680
36. Notice of nonpayment—notice to depository bank, 12 CFR 229.33(a) and 12 CFR 229.33(d) (Mandatory).	Disclosure (On Occasion) .....	2,936	2211	00:01	108,192
37. Response to consumer’s recredit claim (validation, denial, reversal), 12 CFR 229.54(e) (Mandatory).	Disclosure (On Occasion) .....	2,936	12	00:15	8,808
38. Bank’s claim against an indemnifying bank, 12 CFR 229.55 (Mandatory).	Reporting (On Occasion) .....	2,936	5	00:15	3,670
39. Consumer awareness disclosure, 12 CFR 229.57 (Mandatory).	Disclosure (On Occasion) .....	2,936	170	00:01	8,319
40. Reg CC Consumer Burden—Expedited recredit claim notice, 12 CFR 229.54(a) and 12 CFR 229.54(b)(2) (Mandatory).	Reporting (On Occasion) .....	2,936	8	00:15	5,872
Total Annual Burden (Hours) .....					546,946

Source: FDIC.

NOTE: The estimated annual IC time burden is the product, rounded to the nearest hour, of the estimated annual number of responses and the estimated time per response for a given IC. The estimated annual number of responses is the product, rounded to the nearest whole number, of the estimated annual number of respondents and the estimated annual number of responses per respondent. This methodology ensures the estimated annual burdens in the table are consistent with the values recorded in OMB’s consolidated information system.

*General Description of Collection:* Regulations E & DD (Consumer Financial Protection Bureau’s Regulations) and Regulation CC (the Federal Reserve’s Regulation) ensure adequate disclosures regarding accounts, including electronic fund transfer services, availability of funds, and fees and annual percentage yield for deposit accounts. Generally, the Regulation E disclosures are designed to ensure consumers receive adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to them so that they can make informed decisions. Institutions offering EFT services must disclose to consumers certain information, including: Initial and updated EFT terms, transaction information, the consumer’s potential liability for unauthorized transfers, and

error resolution rights and procedures. Like Regulation E, Regulation CC contains consumer protection disclosure requirements. Specifically, Regulation CC requires depository institutions to make funds deposited in transaction accounts available within specified time periods, disclose their availability policies to customers, and begin accruing interest on such deposits promptly. The disclosures are intended to alert customers that their ability to use deposited funds may be delayed, prevent unintentional (and costly) overdrafts, and allow customers to compare the policies of different institutions before deciding at which institution to deposit funds. Depository institutions must also provide an awareness disclosure regarding substitute checks. The regulation also requires notice to the depository bank

and to a customer of nonpayment of a check. Regulation DD also has similar consumer protection disclosure requirements that are intended to assist consumers in comparing deposit accounts offered by institutions, principally through the disclosure of fees, the annual percentage yield, and other account terms. Regulation DD requires depository institutions to disclose yields, fees, and other terms concerning deposit accounts to consumers at account opening, upon request, and when changes in terms occur. Depository institutions that provide periodic statements are required to include information about fees imposed, interest earned, and the annual percentage yield (APY) earned during those statement periods. It also contains rules about advertising deposit accounts. This Information Collection

Request (ICR) is being revised as a result of the addition of five (5) new information collection requirements contained in CFPB’s Regulation E, Subpart B. The estimated annual burden, in hours, is the product of the estimated number of respondents per year, estimated number of responses per respondent per year, and estimated hours per response, as summarized in

the Table above. The total estimated annual burden for this ICR is 546,946 hours, which is a decrease of 45,875 hours from our estimate in the 2021 memo (592,821 hours). This decrease can be explained largely by a decline in the number of FDIC-supervised IDIs from December 31, 2020 (the period used in the previous OMB renewal) to December 31, 2023. This decrease is

attenuated by the inclusion of five ICs pertaining to recordkeeping and disclosure requirements associated with remittance transfers in Subpart B of CFPB Regulation E.

The estimated annual burden and change in burden, broken down by each Regulation (E, DD, and CC), is as follows:

Regulation	2021 Total annual burden (hours)	2024 Total annual burden (hours)	Change (hours)
CFPB Regulation E .....	28,950	38,297	+9,347
CFPB Regulation DD .....	223,594	201,688	-21,906
FRB Regulation CC .....	340,277	306,961	-33,316
Total Annual Burden .....	592,821	546,946	-45,875

**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 July 12, 2024.

**Hina Z. Hussain,**  
*Acting Assistant Executive Secretary.*  
[FR Doc. 2024-15685 Filed 7-16-24; 8:45 am]  
**BILLING CODE 6714-01-P**

**FEDERAL MARITIME COMMISSION**

**Notice of Agreements Filed**

The Commission hereby gives notice of filing of the following agreements under the Shipping Act of 1984. Interested parties may submit comments, relevant information, or documents regarding the agreements to the Secretary by email at *Secretary@fmc.gov*, or by mail, Federal Maritime Commission, 800 North Capitol Street, Washington, DC 20573. Comments will be most helpful to the Commission if received within 12 days of the date this notice appears in the **Federal Register**, and the Commission requests that comments be submitted within 7 days

on agreements that request expedited review. Copies of agreements are available through the Commission’s website (*www.fmc.gov*) or by contacting the Office of Agreements at (202) 523-5793 or *tradeanalysis@fmc.gov*.

*Agreement No.:* 201432.  
*Agreement Name:* SSL/NPDL Vessel Sharing Agreement.  
*Parties:* Neptune Pacific Direct Line Pte. Ltd.; Swire Shipping Pte. Ltd.  
*Filing Party:* Conte Cicala; Withers Bergman LLP.

*Synopsis:* The purpose of this Agreement is to improve the productivity and operating efficiency of the Parties’ vessels and equipment and to provide efficient, reliable, and stable liner shipping services through space chartering, coordination of sailings and other activities under this Agreement.

*Proposed Effective Date:* 08/22/2024.  
*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/86569>.

*Agreement No.:* 201433.  
*Agreement Name:* CMA CGM/COSCO SHIPPING/OOCL Cooperative Working Agreement Indian Sub-Continent—United States East Coast.

*Parties:* CMA CGM S.A.; COSCO Shipping Lines Co., Ltd.; Orient Overseas Container Line Limited.  
*Filing Party:* Robert Magovern; Cozen O’Connor.

*Synopsis:* The Agreement authorizes the Parties to share vessels with one another in the trade between ports in Pakistan and India and the inland and coastal points served by such ports, and ports on the U.S. East Coast and the inland and coastal points served by such ports, utilizing vessels contributed, and independently operated, by the Parties hereto.

*Proposed Effective Date:* 08/23/2024.

*Location:* <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/86570>.

Dated: July 12, 2024.  
**Alanna Beck,**  
*Federal Register Alternate Liaison Officer.*  
[FR Doc. 2024-15702 Filed 7-16-24; 8:45 am]  
**BILLING CODE 6730-02-P**

**FEDERAL MARITIME COMMISSION**

**Notice of Request for Additional Information**

The Commission gives notice that it has formally requested that the parties to the below listed agreement provide additional information pursuant to 46 U.S.C. 40304(d). This action prevents the agreement from becoming effective as originally scheduled. Interested parties may submit written comments, including relevant information and documents, regarding the agreement to the Secretary by email at *Secretary@fmc.gov*, or by mail, Federal Maritime Commission, 800 North Capitol Street, Washington, DC 20573. Comments may be filed up to fifteen (15) days after publication of this notice appears in the **Federal Register**.

*Agreement No.:* 201429.  
*Title:* Gemini Cooperation Agreement.  
*Parties:* Hapag Lloyd AG; Hapag-Lloyd USA, LLC; Maersk A/S.

By Order of the Federal Maritime Commission.  
Dated: July 11, 2024.  
**David Eng,**  
*Secretary.*  
[FR Doc. 2024-15640 Filed 7-16-24; 8:45 am]  
**BILLING CODE**