

and storage conditions for the backup power source; (6) subscriber backup power self-testing and monitoring instructions; and (7) backup power warranty details, if any. Each element of this information must be given to subscribers both at the point of sale and annually thereafter, as described in the rule.

The disclosure requirements are intended to equip subscribers with necessary information to purchase and maintain a source of backup power to enhance their ability to maintain access to reliable 911 service from their homes.

We permit providers to convey both the initial and annual disclosures and information described above by any means reasonably calculated to reach the individual subscriber. For example, a provider may meet this obligation through a combination of disclosures via email, an online billing statement, or other digital or electronic means for subscribers that communicate with the provider through these means. For a subscriber that does not communicate with the provider through email and/or online billing statements—such as someone who ordered service on the phone or in a physical store and receives a paper bill by regular mail—email would not be a means reasonably calculated to reach that subscriber.

Federal Communications Commission.

**Marlene H. Dortch,**

*Secretary.*

[FR Doc. 2015–28302 Filed 11–5–15; 8:45 am]

**BILLING CODE 6712–01–P**

## 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 applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in

writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). 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 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than December 3, 2015.

A. Federal Reserve Bank of St. Louis (Yvonne Sparks, Community Development Officer) P.O. Box 442, St. Louis, Missouri 63166–2034:

1. *Republic Bancorp, Inc.*, Louisville, Kentucky; to acquire 100 percent of the voting shares of Cornerstone Bancorp, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, both in St. Petersburg, Florida.

Board of Governors of the Federal Reserve System, November 3, 2015.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2015–28324 Filed 11–5–15; 8:45 am]

**BILLING CODE 6210–01–P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 23, 2015.

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

1. *The 2012 Clair J. Lensing Irrevocable Trust, Susan J. Elizondo GST-Exempt Under the Trust, James F. Lensing GST-Exempt Under the Trust,*

*and Clair J. Lensing Jr. GST-Exempt Under the Trust, with Hills Bank & Trust Co., Hills, Iowa, as trustee; Susan Elizondo, Bettendorf, Iowa, James F. Lensing, Mason City, Iowa, and Clair J. Lensing Jr., Oelwein, Iowa, as beneficiaries, to join the Lensing Family Control Group and retain voting shares of Fayette Bancorporation, Marion, Iowa, and thereby indirectly retain voting shares of Citizens Savings Bank, Hawkeye, Iowa, Maynard Savings Bank, Maynard, Iowa, and Shell Rock Bancorporation, Shell Rock, Iowa, and thereby retain Security State Bank, Waverly, Iowa.*

B. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480–0291:

1. *Robert W. Frei, Wagner, South Dakota; to join the Frei Family Group and to acquire voting shares of Commercial Holding Company, Wagner, South Dakota, and thereby indirectly acquire voting shares of Commercial State Bank, Wagner, South Dakota.*

2. *The Voting Trust Agreement Among Certain Shareholders of NW Bancshares, Inc., Chippewa Falls, Wisconsin ("Colbert Family Voting Trust"), B. James Colbert, Chippewa Falls, Wisconsin, and Bradford J. Colbert III, Plymouth, Minnesota, individually and as trustees of the Colbert Family Voting Trust, and the following parties to the Colbert Family Voting Trust, the B. James Colbert Exempt QSST Trust, the Thomas John Despina Exempt QSST Trust, the Penny D. Jurss Exempt QSST Trust, the Bradford J. Colbert III Exempt QSST Trust, the Dee Dee A. Korth Exempt QSST Trust, and the Thomas James Despina Exempt QSST Trust, all of Chippewa Falls Wisconsin, (B. James Colbert and Bradford J. Colbert III, trustees); Thomas John Despina, De Pere, Wisconsin, Penny D. Jurss, Wales, Wisconsin, and the B. James Colbert and Kathryn M. Colbert Revocable Trust dated September 25, 2001, Kathryn M. Colbert, individually and as trustee, both of Chippewa Falls, Wisconsin, as a group acting in concert, to acquire and retain voting shares of NW Bancshares, Inc., and thereby indirectly acquire and retain voting shares of The Northwestern Bank, both in Chippewa Falls, Wisconsin.*

Board of Governors of the Federal Reserve System, November 3, 2015.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

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**BILLING CODE 6210–01–P**