

member address data are utilized for analysis in the NCUA Low-Income Designation (LID) Tool. The LID Tool is a geocoding software program which analyzes member address data. A credit union's member address data are obtained either through the NCUA examination file or a credit union sends the data as an electronic attachment to NCUA. If the member address data are obtained through the examination process and the results of the LID Tool indicate the credit union serves predominantly low-income members, the credit union is notified it is eligible for the low-income designation. The credit union then must contact NCUA to opt for the designation. If the credit union wishes to have its data reviewed other than through the examination process, it may send an electronic member address data file for analysis in the LID Tool.

If a credit union does not qualify for a low-income designation using the geocoding software LID Tool, it may submit a statistically valid sample of member income data as evidence it qualifies for the designation. Credit unions are permitted to draw this sample from loan files or a member survey.

The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

II. Data

Title: Designation of Low-Income Status.

OMB Number: 3133-0117.

Form Number: None.

Type of Review: Reinstatement, with change, of a previously approved collection.

Description: Credit unions that obtain a low-income designation benefit from certain statutory relief, including: Accepting nonmember deposits from any source; offering secondary capital accounts; an exemption from the

aggregate loan limit for member business loans; and being eligible to receive assistance from the Community Development Revolving Loan Fund.

Respondents: Certain credit unions serving predominantly low-income members.

Estimated Number of Respondents/Recordkeepers: 265 (260 credit unions requesting the designation utilizing the LID Tool, and 5 credit unions requesting the designation utilizing the sampling method).

Estimated Burden Hours per Response: 15 minutes for LID Tool; 40 hours for sampling method.

Frequency of Response: Once, on occasion, and recordkeeping.

Estimated Total Annual Burden Hours: 265 hours.

Estimated Total Annual Cost: \$20,000.

By the National Credit Union Administration Board on September 20, 2013.

Gerard Poliquin,

Secretary of the Board.

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NATIONAL CREDIT UNION ADMINISTRATION

Agency Information Collection Activities: Submission to OMB for Reinstatement, With Change, of a Previously Approved Collection; Comment Request

AGENCY: National Credit Union Administration (NCUA).

ACTION: Request for comment.

SUMMARY: NCUA intends to submit the following information collection to the Office of Management and Budget (OMB) for reinstatement under the Paperwork Reduction Act of 1995 (Pub. L. 104-13, 44 U.S.C. Chapter 35). This information collection is published to obtain comments from the public. The Truth in Savings Act (TISA) requires depository institutions to disclose to consumers certain information, including interest rates, bonuses, and fees associated with their deposit accounts and accompanying services. TISA also requires NCUA to promulgate implementing regulations governing all credit unions. NCUA regulations require credit unions to provide specific disclosures when an account is opened, when a disclosed term changes or a term account is close to renewal, on periodic statements of account activity, in advertisements, and upon a member or potential member's request. The disclosures are for the benefit of credit

union members and consumers; NCUA does not collect the information. Additionally, NCUA regulations contain a recordkeeping requirement for compliance purposes.

DATES: Comments will be accepted until October 28, 2013.

ADDRESSES: Interested parties are invited to submit written comments to the NCUA Contact and the OMB Reviewer listed below:

NCUA Contact: Tracy Crews, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Fax No. 703-837-2861, Email: OCIOPRA@ncua.gov.

OMB Contact: Office of Management and Budget, ATTN: Desk Officer for the National Credit Union Administration, Office of Information and Regulatory Affairs, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information, a copy of the information collection request or a copy of submitted comments should be directed to Tracy Crews at the National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428, or at (703) 518-6444. For other questions, you may contact NCUA's Office of Consumer Protection, Division of Consumer Compliance Policy and Outreach, at the above address, or at (703) 518-1140, or OCPCCPOmail@NCUA.gov.

SUPPLEMENTARY INFORMATION:

I. Abstract and Request for Comments

NCUA is reinstating the information collection approved as OMB control number 3133-0134, under the Truth in Savings Act, 12 U.S.C. 4301 *et seq.* TISA requires depository institutions to disclose to consumers certain information, including interest rates, bonuses, and fees associated with their deposit accounts and accompanying services. Clear and uniform disclosures of the interest rates payable on deposit accounts and the fees assessable against them by depository institutions permits consumers to make meaningful decisions about their finances.

Under TISA, NCUA must promulgate regulations substantially similar to those issued by the Consumer Financial Protection Bureau, taking into account the nature of credit unions. See 12 U.S.C. 4311. NCUA's regulations governing all credit unions are found in 12 CFR Part 707. For the benefit of credit union members and consumers, NCUA regulations require credit unions to provide specific disclosures when an account is opened, when a disclosed term changes or a term account is close to renewal, on periodic statements of

account activity, in advertisements, and upon a member or potential member's request. See 12 CFR 707.4, 707.5, 707.6, 707.8. Credit unions are not required to report compliance with the statute and regulations to NCUA, but must retain evidence of compliance for two years after the disclosures are required. See 12 CFR 707.9(c).

The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

II. Data

Title: Truth in Savings.

OMB Number: 3133-0134.

Form Number: None.

Type of Review: Reinstatement, with change, of a previously approved collection.

Description: TISA requires depository institutions to disclose to consumers certain information, including interest rates, dividends, bonuses, and fees associated with their deposit accounts and accompanying services. Clear and uniform disclosures of the interest rates payable on deposit accounts and the fees assessable against them by depository institutions permits consumers to make meaningful decisions about their finances.

Under TISA, NCUA must promulgate regulations substantially similar to those issued by the Consumer Financial Protection Bureau, taking into account the nature of credit unions. See 12 U.S.C. 4311. NCUA's regulations governing all credit unions are found in 12 CFR Part 707.

Respondents: Credit Unions.

Estimated No. of Respondents/Recordkeepers: 6,859.

Estimated Burden Hours per Response: Various.

Frequency of Response: Quarterly per member.

Estimated Total Annual Burden Hours: 43,456,180,359 hours.

Estimated Total Annual Cost: Inestimable.

By the National Credit Union Administration Board on September 20, 2013.

Gerard Poliquin,

Secretary of the Board.

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NATIONAL CREDIT UNION ADMINISTRATION

Agency Information Collection Activities: Submission to OMB for Reinstatement, With Change, of a Previously Approved Collection; Comment Request

AGENCY: National Credit Union Administration (NCUA).

ACTION: Request for comment.

SUMMARY: The NCUA intends to submit the following information collection to the Office of Management and Budget (OMB) for review and clearance under the Paperwork Reduction Act of 1995 (Pub. L. 104-13, 44 U.S.C. Chapter 35). This information collection relates to 12 CFR 701.33(b)(2)(i), which requires a federal credit union (FCU) to draft a written reimbursement policy to ensure that the FCU makes payments to its director within the guidelines that the FCU has established in advance and to enable examiners to easily verify compliance by comparing the policy to the actual reimbursements.

DATES: Comments will be accepted until October 28, 2013.

ADDRESSES: Interested parties are invited to submit written comments to the NCUA Contact and the OMB Reviewer listed below:

NCUA Contact: Tracy Crews, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Fax No. 703-837-2861, Email: OCIOPRA@ncua.gov.

OMB Contact: Office of Management and Budget, ATTN: Desk Officer for the National Credit Union Administration, Office of Information and Regulatory Affairs, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT:

Requests for additional information, a copy of the information collection request, or a copy of submitted comments should be directed to Tracy Crews at the National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428, or at (703) 518-6444.

SUPPLEMENTARY INFORMATION:

I. Abstract and Request for Comments

NCUA is reinstating the collection for 3133-0130. The information collection is authorized under Section 120 of the Federal Credit Union Act, 12 U.S.C. 1766(a), and Section 701.33(b)(2)(i) of NCUA Rules and Regulations. The information collection is necessary to obtain adequate decisions in regard to reimbursement programs and to require internal controls for FCU boards of directors regarding reimbursement requirements. Overall, the reporting and recordkeeping burdens have decreased due to the decrease in the number of newly chartered FCUs as well as existing FCUs.

The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

II. Data

Title: Written Reimbursement Policy.

OMB Number: 3133-0130.

Form Number: None.

Type of Review: Reinstatement, with change, of a previously approved collection.

Description: Each FCU must draft a written reimbursement policy to ensure that the FCU makes payments to its director within the guidelines that the FCU has established in advance and to enable examiners to easily verify compliance by comparing the policy to the actual reimbursements.

Respondents: All Federal Credit Unions.

Estimated Number of Respondents/Recordkeepers: 4272.

Estimated Burden Hours per Response: .5 hours.

Frequency of Response: Other—Once and update.

Estimated Total Annual Burden Hours: 2146.

Estimated Total Annual Cost: None.