

**ADDRESSES:** The policy statement can be found at the following link: <https://www2.fmc.gov/readingroom/proceeding/24-29/>.

**FOR FURTHER INFORMATION CONTACT:** David Eng, Secretary; Phone: (202) 523-5725; Email: [Secretary@fmc.gov](mailto:Secretary@fmc.gov).

**SUPPLEMENTARY INFORMATION:** On January 2, 2025, the Commission issued a policy statement to provide guidance to shippers and other third parties on bringing class action complaints at the Commission. As the policy statement explains, class action complaints are not precluded by Title 46 or the Commission's interpretation of the statute. In accordance with 46 CFR 502.12, the Commission may follow the Federal Rules of Civil Procedure "for situations which are not covered by a specific Commission rule . . . to the extent that they are consistent with sound administrative practice." The Commission may use the procedures of Rule 23 of the Federal Rules of Civil Procedure to evaluate class action complaints filed with the Commission because the requirements under § 502.12 are satisfied.

The policy statement can be found at the following link: <https://www2.fmc.gov/readingroom/proceeding/24-29/>.

This document is issued under authority of 5 U.S.C. 552, 46 U.S.C. 46105 and 46 CFR 502.12.

By the Commission.

**David Eng,**  
Secretary.

[FR Doc. 2025-00074 Filed 1-6-25; 8:45 am]

**BILLING CODE 6730-02-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 (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 applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

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 paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available 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 not be appropriate for public disclosure.

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 22, 2025.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *Linda M. Young and Nathaniel J. Pierson, both of Fort Payne, Alabama, and Chris Y. Pierson, Valley Head, Alabama;* to join the Young Family Control Group, a group acting in concert, to retain voting shares of FBDC Financial Corp., and thereby indirectly retain voting shares of First Fidelity Bank, both of Fort Payne, Alabama.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**  
*Associate Secretary of the Board.*

[FR Doc. 2025-00075 Filed 1-6-25; 8:45 am]

**BILLING CODE P**

## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Submission for OMB Review; Comment Request; Extension

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice.

**SUMMARY:** The Federal Trade Commission ("FTC" or "Commission") requests that the Office of Management and Budget ("OMB") extend for an additional three years the current Paperwork Reduction Act ("PRA") clearance for information collection requirements contained in the Red Flags, Card Issuers, and Address Discrepancy Rules ("Rules"). That clearance expires on January 31, 2025.

**DATES:** Comments must be filed by February 6, 2025.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. 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:** Whitney Moore, Attorney, Division of Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, Mail Code CC-8232, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326-2645.

## SUPPLEMENTARY INFORMATION:

### A. Background and Comments

The FTC's Office of Management and Budget ("OMB") clearance (OMB Control No.: 3084-0137) for the collection of information under the Red Flags, Card Issuers, and Address Discrepancy Rules ("Rules"),<sup>1</sup> which implement sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003 ("FACT Act"), as amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act")<sup>2</sup> and the Red Flags Program Clarification Act of 2010 ("Clarification Act"),<sup>3</sup> is set to expire on January 31, 2025. Accordingly, on August 22, 2024, the Commission published a **Federal Register** Notice seeking public comment on the proposal to renew this OMB clearance for an additional three-year period. *See* 89 FR 67938 (Aug. 22, 2024). In response to the **Federal Register** Notice, the Commission received two germane comments.

The two comments were generally supportive of the information collection, although the two commenters indicated that they believe that the federal government's efforts in the context of personal data protections should be expanded.<sup>4</sup> The Commission thanks the commenters for their submissions, and notes that the Commission has also

<sup>1</sup> Red Flags Rule, 16 CFR 681.1; Card Issuers Rule, 16 CFR 681.2; Address Discrepancy Rule, 16 CFR part 641.

<sup>2</sup> Public Law 111-203 (2010).

<sup>3</sup> Red Flag Program Clarification Act of 2010, 15 U.S.C. 1681m(e)(4).

<sup>4</sup> *See* <https://www.regulations.gov/comment/FTC-2022-0010-0004>; <https://www.regulations.gov/comment/FTC-2022-0010-0003>.

supported greater personal data protections for American consumers by, among other things, encouraging Congress to enact comprehensive federal privacy legislation.<sup>5</sup> However, such initiatives would be beyond the scope of this PRA renewal request. Accordingly, for the foregoing reasons, the Commission declines to make any adjustments to its prior burden estimates or to modify its initial proposal.

## B. Overview of Information Collection

*Title of Collection:* Red Flags Rule, 16 CFR 681.1; Card Issuers Rule, 16 CFR 681.2; Address Discrepancy Rule, 16 CFR part 641.

*OMB Control Number:* 3084–0137.

*Type of Review:* Extension of currently approved collection.

*Abstract:* The Red Flags Rule requires financial institutions and certain creditors to develop and implement written Identity Theft Prevention Programs. The Card Issuers Rule requires credit and debit card issuers to assess the validity of notifications of address changes under certain circumstances. The Address Discrepancy Rule provides guidance on what covered users of consumer reports must do when they receive a notice of address discrepancy from a nationwide consumer reporting agency. Collectively, these three anti-identity theft provisions are intended to prevent impostors from misusing another person's personal information for a fraudulent purpose. The Rules implement sections 114 and 315 of the FACT Act.

### Affected Public

*Red Flags Rule:* Utilities; motor vehicle dealerships; telecommunications firms; colleges and universities; hospitals; nursing homes; public warehouse and storage firms; fuel dealers; financial transaction processing firms; certain creditors;<sup>6</sup> and other categories of persons that qualify as financial institutions.

*Card Issuers Rule:* State-chartered credit unions; general merchandise stores; colleges and universities; telecommunications firms; and certain creditors.<sup>7</sup>

*Address Discrepancy Rule:* Users of consumer reports that are motor vehicle

dealers described in section 1029(a) of the Dodd-Frank Act, 12 U.S.C. 5519, and that are predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of them, or both.

*Estimated Number of Respondents:* 238,942 (165,494 for Red Flags Rule + 18,500 for Card Issuers Rule + 54,948 for Address Discrepancy Rule).

*Estimated Annual Burden Hours:* 398,479 hours (358,124 hours for Red Flags Rule + 18,608 hours for Card Issuers Rule + 21,747 hours for Address Discrepancy Rule).

*Estimated Annual Labor Costs:* \$22,350,652 (\$21,850,471 for Red Flags and Card Issuers Rule + \$500,181 for Address Discrepancy Rule).

*Estimated Annual Non-Labor Costs:* \$0.

## C. Request for Comment

On August 22, 2024, the FTC sought public comment on the information collection requirements associated with the Rules. 89 FR 67938 (Aug. 22, 2024). Two germane comments were received during the first public comment period and are addressed above. Pursuant to OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.*, the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the Rules. For more details about the Rules' requirements and the basis for the calculations summarized above, see 89 FR 67938.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone'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 ensuring that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “[t]rade secret or any commercial or financial information which is . . . privileged or confidential”—as provided in 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, in particular, competitively sensitive information, such as costs, sales statistics, inventories, formulas,

patterns devices, manufacturing processes, or customer names.

**Josephine Liu,**

*Assistant General Counsel for Legal Counsel.*

[FR Doc. 2025–00008 Filed 1–6–25; 8:45 am]

**BILLING CODE 6750–01–P**

## GOVERNMENT ACCOUNTABILITY OFFICE

### Request for Medicare Payment Advisory Commission (MedPAC) Nominations

**AGENCY:** Government Accountability Office.

**ACTION:** Request for letters of nomination and resumes.

**SUMMARY:** The Balanced Budget Act of 1997 established the Medicare Payment Advisory Commission (MedPAC) and gave the Comptroller General of the United States responsibility for appointing its members. The Government Accountability Office (GAO) is now accepting nominations for MedPAC appointments that will be effective in May 2025. Nominations should be sent to the email address listed below. Acknowledgement of receipt will be provided within a week of submission.

**DATES:** Letters of nomination and resumes should be submitted no later than February 7, 2025, to ensure adequate opportunity for review and consideration of nominees prior to appointment.

**ADDRESSES:** Submit letters of nomination and resumes to [MedPACappointments@gao.gov](mailto:MedPACappointments@gao.gov).

**FOR FURTHER INFORMATION CONTACT:** Greg Giusto at [giustog@gao.gov](mailto:giustog@gao.gov) or (202) 512–7114 if you do not receive an acknowledgement or need additional information. For general information, contact GAO's Office of Public Affairs, at [PublicAffairs@gao.gov](mailto:PublicAffairs@gao.gov).

*Authority:* 42 U.S.C. 1395b–6.

**Gene L. Dodaro,**

*Comptroller General of the United States.*

[FR Doc. 2024–30290 Filed 1–6–25; 8:45 am]

**BILLING CODE 1610–02–P**

<sup>5</sup> See, e.g., A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services (Sept. 11, 2024), [https://www.ftc.gov/system/files/ftc\\_gov/pdf/Social-Media-6b-Report-9-11-2024.pdf](https://www.ftc.gov/system/files/ftc_gov/pdf/Social-Media-6b-Report-9-11-2024.pdf) (recommending that Congress enact comprehensive federal privacy legislation that limits surveillance and grants consumers data rights).

<sup>6</sup> 15 U.S.C. 1681m(e)(4).

<sup>7</sup> *Id.*