

Dated: February 4, 2021.

**Marietta Echeverria,**

*Acting Director, Registration Division, Office of Pesticide Programs.*

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## FEDERAL DEPOSIT INSURANCE CORPORATION

[MB No. 3064-NEW]

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

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

**ACTION:** Agency information collection activities: Submission for OMB review; comment request.

**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 approve a new information collections for its seventh biennial survey of households, which has been renamed the Survey of Household Use of Banking and Financial Services (“Household Survey”). This survey was previously named the FDIC National Survey of Unbanked and Underbanked Households and was assigned OMB Control No. 3064-0167. FDIC is seeking a new OMB Control Number for this version of the survey. The Household Survey is scheduled to be conducted in partnership with the U.S. Census Bureau as a supplement to its June 2021 Current Population Survey (CPS). The survey collects information on U.S. households’ use of bank accounts and other transaction accounts including prepaid cards, online payment services, nonbank financial transaction services, and bank and nonbank credit. The results of these ongoing surveys will be published in the FDIC’s *How America Banks* reports which help inform policymakers, bankers, and researchers about how households use, or don’t use, the banking system. On December 2, 2020, the FDIC requested comment for 60 days on the proposed information collection. No comments were received. The FDIC hereby gives notice of its plan to submit to OMB a request to approve this information collection, and again invites comment on the information collection.

**DATES:** Comments must be submitted on or before March 19, 2021.

**ADDRESSES:** Interested parties are invited to submit written comments to

the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal>.

- **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 Building (located on F Street), 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:

**Title:** Survey of Household Use of Banking and Financial Services.

**OMB Number:** 3064-NEW.

**Frequency of Response:** Once.

**Affected Public:** Individuals residing in U.S. Households.

**Estimated Number of Respondents:** 40,000.

**Average time per response:** 9 minutes per respondent.

**Estimated Total Annual Burden:** 6,000 hours.

#### General Description of Collection

The Survey of Household Use of Banking and Financial Services (“Household Survey”) supports the FDIC’s mission of maintaining public confidence in the U.S. financial system. The Household Survey is also a key component of the FDIC’s efforts to comply with a Congressional mandate contained in section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 (“Reform Act”) (Pub. L. 109-173), which calls for the FDIC to conduct ongoing surveys “on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings

account or other type of transaction or check cashing account at an insured depository institution (hereafter in this section referred to as the ‘unbanked’) into the conventional finance system.” Section 7 further instructs the FDIC to consider several factors in its conduct of the surveys, including: (1) “What cultural, language and identification issues as well as transaction costs appear to most prevent ‘unbanked’ individuals from establishing conventional accounts”; and (2) “what is a fair estimate of the size and worth of the ‘unbanked’ market in the United States.”

The Household Survey collects information on bank account ownership which provides a factual basis for measuring the number and percentage of households that are unbanked.

The Household Survey is the only population-representative survey conducted at the national level that provides state-level estimates of the size and characteristics of unbanked households for all 50 states and the District of Columbia. The Household Survey also collects information from unbanked households about the reasons that they do not have a bank account and their interest in having a bank account.

Increasingly, financial products and services are provided by nonbanks, many through the use of a mobile phone app. Households are selecting different combinations of bank and nonbank financial products and services to meet their core banking needs. Consequently, the Household Survey has broadened its focus to include a wide range of bank and nonbank financial products and services and to collect information on whether and how households are using these in combination.

To obtain this information, the FDIC partners with the U.S. Census Bureau, which administers the Household Survey supplement (“FDIC Supplement”) to households that participate in the CPS. The FDIC supplement has been administered every other year since January 2009. The previous survey questionnaires and survey results can be accessed through the following link: <http://www.economicinclusion.gov/surveys/>. Interested members of the public may obtain a copy of the proposed survey questionnaire on the following web page: <https://www.fdic.gov/regulations/laws/federal/2021/2021-survey-of-household-use-of-banking-and-financial-services.pdf>.

Consistent with the statutory mandate to conduct the surveys on an ongoing basis, the FDIC already has in place arrangements for conducting the

seventh Household Survey as a supplement to the June 2021 CPS. On December 2, 2020, the FDIC requested comment for 60 days on this proposed information collection to conduct the Household Survey.<sup>1</sup> The FDIC received no comments.

**Request for Comment**

Comments are again 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 February 10, 2021.

**James P. Sheesley,**

*Assistant Executive Secretary.*

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**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064-0022; -0027; -0103; -0114; -0115; -0163; -0208]

**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 (PRA), invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collections described below (OMB Control No. 3064-0022; -0027; -0103; -0114; -0115; -0163).

**DATES:** Comments must be submitted on or before April 19, 2021.

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

- *Agency Website:* <https://www.FDIC.gov/regulations/laws/federal>.
- *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 building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

**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 collections of information:*

1. *Title:* Uniform Application/Uniform Termination for Municipal Securities Principal or Representative.

*OMB Number:* 3064-0022.

*Form Number:* 6200/54; 6200/55.

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

*Burden Estimate:*

**SUMMARY OF ANNUAL BURDEN**

Information collection description	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response (minutes)	Estimated annual burden (hours)
Uniform Application for Municipal Securities Principal or Representative (MSD 4).	Reporting .....	Mandatory	2	On Occasion	60	2
Uniform Termination Notice for Securities Principal or Representative (MSD 5).	Reporting .....	Mandatory	2	On Occasion	15	0.5

*Total Estimated Annual Burden:* 2.5 hours.

*General Description of Collection:* The 1975 Amendments to the Securities Exchange Act of 1934 established a comprehensive framework for the regulation of the activities of municipal securities dealers. Under Section 15B(a) of the Securities Exchange Act, municipal securities dealers which are banks, or separately identifiable departments or divisions of banks engaging in municipal securities activities, are required to be registered with the Securities and Exchange Commission in accordance with such rules as the Municipal Securities

Rulemaking Board (MSRB), a rulemaking authority established by the 1975 Amendments, may prescribe as necessary or appropriate in the public interest or for the protection of investors. One of the areas in which the Act directed the MSRB to promulgate rules is the qualifications of persons associated with municipal securities dealers as municipal securities principals and municipal securities representatives. The MSRB Rules require persons who are or seek to be associated with municipal securities dealers as municipal securities principals or municipal securities representatives to provide certain

background information and conversely, require the municipal securities dealers to obtain the information from such persons. Generally, the information required to be furnished relates to employment history and professional background including any disciplinary sanctions and any claimed bases for exemption from MSRB examination requirements. The FDIC and the other two Federal bank regulatory agencies, the Comptroller of the Currency, and the Federal Reserve Board, have prescribed Forms MSD-4 to satisfy these requirements and have prescribed Form MSD-5 for notification by a bank municipal securities dealer that a

<sup>1</sup> 85 FR 77462 (December 2, 2020).