

pursuant to current rule section 9.10(h), all CMRS providers and other entities responsible for transporting confidence and uncertainty data between the wireless carriers and PSAPs, including LECs, CLECs, owners of E911 networks, and emergency service providers (collectively, System Service Providers (SSPs)) must continue to provide confidence and uncertainty data of wireless 911 calls to Public Safety Answering Points (PSAP) on a per call basis upon a PSAP's request. New stand-alone wireless carriers also incur this obligation. The transport of the confidence and uncertainty data is needed to ensure the delivery of accurate location information with E911 service.

Federal Communications Commission.
Marlene Dortch,
Secretary, Office of the Secretary.
 [FR Doc. 2021-04029 Filed 2-25-21; 8:45 am]
BILLING CODE 6712-01-P

FEDERAL DEPOSIT INSURANCE CORPORATION

[OMB No. 3064-0082 -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 (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. 3064-0082; -0084).

DATES: Comments must be submitted on or before April 27, 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. 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, 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:* Recordkeeping, Disclosure and Reporting Requirements in Connection with Regulation Z.
OMB Number: 3064-0082.
Form Number: None.
Affected Public: FDIC-supervised institutions.

Burden Estimate: The total estimated annual burden is 2,395,630 hours (36 hours estimated implementation burden, plus 2,395,594 hours estimated ongoing burden). The burden estimate is detailed on the following tables:

IMPLEMENTATION (ONE-TIME) BURDEN ESTIMATE

	Obligation to respond/ type of burden	Estimated number of respond- ents ¹	Estimated average number of credit accounts	Frequency of response	Number of responses	Estimated time per response (minutes)	Total estimated annual burden (hours)
Open-End Credit Products							
• Not Home-Secured Open-End Credit Plans							
Credit and Charge Card Provisions:							
Timely Settlement of Estate Debts (1026.11(c)(1)) Written Policies and Procedures.	Mandatory Record-keeping.	1	N/A	1	1	480.00	8
Ability to Pay (1026.51(a)(ii)) Written Policies and Procedures.	Mandatory Record-keeping.	1	N/A	1	1	480.00	8
Mortgage Products (Open and Closed-End)							
• Valuation Independence							
Mandatory Reporting: Implementation of Policies and Procedures (1026.42(g)).	Mandatory Record-keeping.	1	N/A	1	0	1,200.00	20
Total Estimated Implementation Burden	.....	.....	.....	.....	.....	.....	36

¹ FDIC estimates that all existing FDIC-supervised institutions have implemented the policies and procedures required by Regulation Z and will only

face the estimated ongoing (transaction) burdens reflected in the Ongoing Burden Estimate table. The respondent count of 1 is intended as a placeholder

for the associated burden estimate to account for any institution(s) that may become subject to the information collection requirements in the future.

ONGOING BURDEN ESTIMATE

	Obligation to respond/ type of burden	Estimated number of respond- ents ¹	Estimated average number of credit accounts	Frequency of response	Number of responses	Estimated time per response (minutes)	Total estimated 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:							
Credit and Charge Card Applications and Solicitations (1026.60).	Mandatory Disclosure ...	634	N/A	1	634	480.00	5,072
Account Opening Disclosures (1026.6(b))	Mandatory Disclosure ...	634	N/A	1	634	720.00	7,608
Periodic Statements (1026.7(b))	Mandatory Disclosure ...	634	N/A	12	7,608	480.00	60,864
Annual Statement of Billing Rights (1026.9(a)(1)).	Mandatory Disclosure ...	317	N/A	1	317	480.00	2,536
Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Voluntary Disclosure	317	N/A	12	3,804	480.00	30,432
Change in Terms Disclosures (1026.9(b) through (h)).	Mandatory Disclosure ...	634	N/A	1	634	480.00	5,072
Credit and Charge Card Provisions:							
Timely Settlement of Estate Debts (1026.11(c)(2)).	Mandatory Disclosure ...	634	428	1	271,352	5.00	22,613
Ability to Pay (1026.51)	Mandatory Record-keeping.	634	N/A	1	634	720.00	7,608
College Student Credit Annual Report (1026.57(d)).	Mandatory Reporting	634	N/A	1	634	480.00	5,072
Submission of Credit Card Agreements (1026.58(c)).	Mandatory Reporting	634	N/A	4	2,536	180.00	7,608
Internet Posting of Credit Card Agreements (1026.58(d)).	Mandatory Disclosure ...	634	N/A	4	2,536	360.00	15,216
Individual Credit Card Agreements (1026.58(e)).	Mandatory Disclosure ...	634	125	1	79,250	15.00	19,813
• Home Equity Open-End Credit Plans (HELOC)							
• General Disclosure Rules for HELOC's:							
Application Disclosures (1026.40)	Mandatory Disclosure ...	2,717	N/A	1	2,717	720.00	32,604
Account Opening Disclosures (1026.6(a))	Mandatory Disclosure ...	2,717	N/A	1	2,717	720.00	32,604
Periodic Statements (1026.7(a))	Mandatory Disclosure ...	2,717	N/A	1	2,717	480.00	21,736
Annual Statement of Billing Rights (1026.9(a)(1)).	Mandatory Disclosure ...	2,717	N/A	1	2,717	480.00	21,736
Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Voluntary Disclosure	2,717	N/A	1	2,717	480.00	21,736
Change in Terms Disclosures (1026.9(b) through (h)).	Mandatory Disclosure ...	2,717	N/A	1	2,717	480.00	21,736
Notice to Restrict Credit (1026.9(c)(1)(iii); .40(f)(3)(i) and (vi)).	Mandatory Disclosure ...	2,717	N/A	1	2,717	120.00	5,434
• All Open-End Credit Plans							
Error Resolution (1026.13)	Mandatory Disclosure ...	3,624	2,963	1	10,737,912	1.0	178,965
Closed-End Credit Products							
• General Rules for Closed-End Credit							
Other than Real Estate, Home-Secured and Private Education Loans (1026.17 and .18).	Mandatory Disclosure ...	1	N/A	1	1	720.00	12
• Closed-End Mortgages							
Application and Consummation:							
Loan Estimate (1026.19(e); and .37)	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
Closing Disclosure (1026.19(f); and .38)	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
Record Retention of Disclosures (1026.19(e), (f); .37; and .38).	Mandatory Record-keeping.	3,628	N/A	1	3,628	18.00	1,088
Post-Consummation Disclosures:							
Interest Rate and Payment Summary (1026.18(s)).	Mandatory Disclosure ...	3,628	N/A	1	3,628	2,400.00	145,120
No Guarantee to Refinance Statement (1026.18(t)).	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
ARMs Rate Adjustments with Payment Change Disclosures (1026.20(c)).	Mandatory Disclosure ...	3,628	N/A	1	3,628	90.00	5,442
Initial Rate Adjustment Disclosure for ARMs (1026.20(d)).	Mandatory Disclosure ...	3,628	N/A	1	3,628	120.00	7,256
Escrow Cancellation Notice (1026.20(e))	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
Periodic Statements (1026.41)	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
Ability to Repay Requirements:							
Minimum Standards (1026.43(c) through (f))	Mandatory Record-keeping.	3,628	926	1	3,359,528	15.00	839,882
Prepayment Penalties (1026.43(g))	Mandatory Disclosure ...	3,628	16	1	58,048	12.00	11,610

ONGOING BURDEN ESTIMATE—Continued

	Obligation to respond/ type of burden	Estimated number of respond- ents ¹	Estimated average number of credit accounts	Frequency of response	Number of responses	Estimated time per response (minutes)	Total estimated annual burden (hours)
Mortgage Products (Open and Closed-End)							
• Mortgage Servicing Disclosures							
Payoff Statements:							
Payoff Statements (1026.36(c)(3))	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,024
Notice of Sale or Transfer:							
Notice of Sale or Transfer (1026.39)	Mandatory Disclosure ...	3,628	N/A	1	3,628	480.00	29,204
• Valuation Independence							
Mandatory Reporting:							
Reporting Appraiser Noncompliance (1026.42(g)).	Mandatory Reporting	3,628	1	1	3,628	10.00	605
Reverse and High-Cost Mortgages							
• Reverse Mortgages							
Reverse Mortgage Disclosures: Reverse Mortgage Disclosures (1026.31(c)(2) and .33).	Mandatory Disclosure ...	14	N/A	1	14	1,440.00	336
• High-Cost Mortgage Loans							
HOEPA Disclosures and Notice: HOEPA Disclosures and Notice (1026.32(c))	Mandatory Disclosure ...	3,628	N/A	1	3,628	14.00	847
Private Education Loans							
• Initial Disclosures							
Application and Solicitation Disclosures: Application or Solicitation Disclosures (1026.47(a)).	Mandatory Disclosure ...	3,561	N/A	1	3,561	3,600.00	213,660
Approval Disclosures: Approval Disclosures (1026.47(b))	Mandatory Disclosure ...	3,561	N/A	1	3,561	3,600.00	213,660
Final Disclosures: Final Disclosures (1026.47(c))	Mandatory Disclosure ...	3,561	N/A	1	3,561	3600.00	213,660
Advertising Rules							
• All Credit Types							
Open-End Credit: Open-End Credit (1026.16)	Mandatory Disclosure ...	3,624	5	1	18,120	20.00	6,040
Closed-End Credit: Closed-End Credit (1026.24)	Mandatory Disclosure ...	3,628	5	1	18,140	20.00	6,047
Record Retention							
• Evidence of Compliance							
Regulation Z in General (1026.25)	Mandatory Record-keeping.	3,652	N/A	1	3,652	18.00	1,096
Total Estimated Ongoing Burden .....	.....	.....	.....	.....	.....	.....	2,395,594
Total Estimated Annual Burden .....	.....	.....	.....	.....	.....	.....	2,395,630

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.

2. *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 ANNUAL BURDEN

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated time per response (hours)	Estimated frequency	Frequency of response	Total annual estimated burden
Reg. E—12 C.F.R. Part 1005							
<i>Initial disclosures:</i>							
General (1005.7(b))	Disclosure	Mandatory	3,674	0.025	83	On Occasion	7,624
Payroll cards (1005.18(c)(1))	Disclosure	Mandatory	6	0.025	5,000	On Occasion	750
Change-in-terms (1005.8(a))	Disclosure	Mandatory	3,674	0.017	113	On Occasion	6,919
Transaction disclosures (sections 1005.9(a) and 1005.10).	Disclosure						0
Periodic statements (section 1005.9(b))	Disclosure						0
<i>Error resolution rules:</i>							
General (1005.8(b) and 1005.11)	Disclosure	Mandatory	3,674	0.500	3	On Occasion	5,511
Payroll cards (1005.18)	Disclosure	Mandatory	6	0.500	8	On Occasion	24
<i>Overdraft opt-in disclosures (1005.17, FRB R-1343):</i>							
Revise and update initial disclosures (1005.17(c)(2)) for new customers.	Disclosure	Mandatory	3,625	16.000	1	On Occasion	58,000
Prepare and send new opt-in notices to existing customers (1005.17(c)(1)).	Disclosure	Mandatory	3,625	16.000	1	On Occasion	58,000
Consumer response (section 1005.17)	Recordkeeping	Voluntary	3,625	0.083	7,207	On Occasion	2,177,115
<i>Gift card/gift certificate (section 1005.20, FRB R-1377):</i>							
Exclusion policies & procedures (1005.20(b)(2)) one-time.	Recordkeeping	Mandatory	6	40.000	1	On Occasion	240
Exclusion policies & procedures (1005.20(b)(2)) ongoing.	Recordkeeping	Mandatory	6	8.000	1	On Occasion	48
Policy & procedures (1005.20(e)(1)) one-time	Recordkeeping	Mandatory	6	40.000	1	On Occasion	240
Policy & procedures (1005.20(e)(1)) ongoing	Recordkeeping	Mandatory	6	8.000	1	On Occasion	48
Systems change to implement disclosure update (1005.20(e)(3)).	Disclosure	Mandatory	6	40.000	1	On Occasion	240
Subtotal Reg. E Burden							2,314,759

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 has 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. There is no change in the

method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation and the reduced number of FDIC-supervised institutions since the last submission in 2014. In particular, the number of respondents has decreased while the hours per response and frequency of responses have remained the same.

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 February 23, 2021.

James P. Sheesley,
Assistant Executive Secretary.

[FR Doc. 2021-04046 Filed 2-25-21; 8:45 am]

BILLING CODE 6714-01-P

FEDERAL ELECTION COMMISSION

Sunshine Act Meeting

FEDERAL REGISTER CITATION NOTICE OF PREVIOUS ANNOUNCEMENT: 86 FR 10074. PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: Tuesday, February 23, 2021 at 10:00 a.m. and its continuation at the conclusion of the open meeting on February 25, 2021.

CHANGES IN THE MEETING: This meeting will also discuss: Information of the premature disclosure of which would be likely to have a considerable adverse effect on the implementation of a proposed Commission action.

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CONTACT FOR MORE INFORMATION: Judith Ingram, Press Officer, Telephone: (202) 694-1220.

Vicktoria J. Allen,

Acting Deputy Secretary of the Commission.

[FR Doc. 2021-04167 Filed 2-24-21; 4:15 pm]

BILLING CODE 6715-01-P

FEDERAL MARITIME COMMISSION

Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreement 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, 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**. 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.: 201355.

Agreement Name: NPDL/PFLG Slot Charter Agreement.

Parties: Pacific Forum Line (Group) Limited and Neptune Pacific Direct Line Pte. Ltd.

Filing Party: David Monroe; GKG Law, P.C.

Synopsis: The Agreement authorizes Neptune Pacific Direct Line to charter space to Pacific Forum Line Group in the South Pacific trades.

Proposed Effective Date: 2/16/2021.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/39509>.

Agreement No.: 201356.

Agreement Name: PFLG/NPDL Slot Charter Agreement.

Parties: Pacific Forum Line (Group) Limited and Neptune Pacific Direct Line Pte. Ltd.

Filing Party: David Monroe; GKG Law, P.C.

Synopsis: The Agreement authorizes Pacific Forum Line Group to charter space to Neptune Pacific Direct Line in the South Pacific trades.

Proposed Effective Date: 2/16/2021.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/39510>.

Agreement No.: 012161-003.

Agreement Name: Siem Car Carriers AS/Hyundai Glovis Co., Ltd. Space Charter Agreement.

Parties: Siem Car Carriers AS and Hyundai Glovis Co., Ltd.

Filing Party: Elizabeth Lowe; Venable LLP.

Synopsis: The amendment updates the geographic scope of the Agreement, clarifies the terms of charter, and makes administrative updates to the Agreement.

Proposed Effective Date: 2/19/2021.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/317>.

Agreement No.: 010979-066.

Agreement Name: Caribbean Shipowners Association.

Parties: Seaboard Marine, Ltd.; Crowley Caribbean Services LLC; Tropical Shipping & Construction Company Limited, LLC; Hybur Ltd.; and King Ocean Services Limited.

Filing Party: Wayne Rohde; Cozen O'Connor.

Synopsis: The amendment changes the name of Tropical Shipping and Construction.

Proposed Effective Date: 2/16/2021.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/1194>.

Agreement No.: 011953-014.

Agreement Name: Florida Shipowners Group Agreement.

Parties: Crowley Caribbean Services LLC; Hybur Ltd.; King Ocean Services Limited; Seaboard Marine, Ltd.; and Tropical Shipping & Construction Company Limited, LLC.

Filing Party: Wayne Rohde; Cozen O'Connor.

Synopsis: The amendment changes the name of Tropical Shipping and Construction and deletes CMA CGM and Zim Integrated Shipping Services as parties to the agreement.

Proposed Effective Date: 2/16/2021.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/521>.

Dated: February 22, 2021.

Rachel E. Dickon,
Secretary.

[FR Doc. 2021-03956 Filed 2-25-21; 8:45 am]

BILLING CODE 6730-02-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 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 the BHC Act (12 U.S.C. 1842(c)).

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 March 29, 2021.

A. Federal Reserve Bank of Atlanta (Kathryn Haney, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *Sunstate Bancshares, Inc., Miami, Florida*; to become a bank holding company by acquiring Sunstate Bank, also of Miami, Florida.