

Experts with specific experience in risk assessment, dose response analysis, cheminformatics, bioinformatics, and genomics are preferred. Nominees should be well published and current in their fields of expertise.

NIH and NSF responded, providing the Agency with a total of 25 nominees. One nominee, Dr. Jeffrey Bloomquist, Ph.D., of the University of Florida is a member of the FIFRA SAP with a current term ending in 2022. Therefore, he is not considered further at this time. Of the remaining 24 nominees, 10 are interested and available to actively participate in FIFRA SAP meetings (see Unit IV.D.).

The following 14 individuals are not available to be considered further for membership at this time:

1. *Joseph Braun, Ph.D.*, Brown University, Providence, Rhode Island.
2. *Brenda Eskinazi, Ph.D.*, University of California-Berkeley, Berkeley, California.
3. *Elaine Faustman, Ph.D.*, University of Washington, Seattle, Washington.
4. *Phillipe Grandjean, Ph.D.*, Harvard T.H. Chan School of Public Health, Boston, Massachusetts.
5. *Paul Hollenberg, Ph.D.*, University of Michigan Medical School, Ann Arbor, Michigan.
6. *Mary K. O'Rourke, Ph.D.*, University of Arizona, Tucson, Arizona.
7. *Angela Peace, Ph.D.*, Texas Tech University, Lubbock, Texas.
8. *Kenneth Portier, Ph.D.*, Independent Consultant, Atlanta, Georgia.
9. *Jason Rohr, Ph.D.*, University of Notre Dame, Notre Dame, Indiana.
10. *Nathaniel Scholz, Ph.D.*, NOAA Northwest Fisheries Science Center, Seattle, Washington.
11. *Ronald Tjeerdema, Ph.D.*, University of California-Davis, Davis, California.
12. *Tim Verslycke, Ph.D.*, Gradient Corp., Boston, Massachusetts.
13. *Christopher P. Weis, Ph.D.*, National Institute of Environmental Health Sciences, Bethesda, Maryland.
14. *William Wuest, Ph.D.*, Emory University, Atlanta, Georgia.

D. Interested and Available Nominees

The following are the names, addresses, and professional affiliations of current nominees being considered for membership on the FIFRA SAP. Selected biographical data for each nominee is available in the public docket at www.regulations.gov (docket identification (ID) number EPA-HQ-OPP-2021-0293) and through the FIFRA SAP website at <https://www.epa.gov/sap>. The Agency, at this time, anticipates selecting new members to fill upcoming vacancies occurring on the Panel:

1. *Dana Barr, Ph.D.*, Emory University, Atlanta, Georgia.
2. *Veronica Berrocal, Ph.D.*, University of California, Irvine, California.

3. *Asa Bradman, Ph.D.*, University of California, Berkeley, California.

4. *Glenn Allen Burton, Ph.D.*, University of Michigan, Ann Arbor, Michigan.

5. *Celia Chen, Ph.D.*, Dartmouth College, Hanover, New Hampshire.

6. *Richard DiGiulio Ph.D.*, Duke University, Durham, North Carolina.

7. *Valery Forbes, Ph.D.*, University of Minnesota, Minneapolis, Minnesota.

8. *Cheryl A. Murphy, Ph.D.*, Michigan State University, East Lansing, Michigan.

9. *Virginia Rauh, Ph.D.*, Columbia University, New York, New York.

10. *Lisa M. Sweeney, Ph.D.*, UES, Inc., Dayton, Ohio.

Authority: 7 U.S.C. 136 *et. seq.*; 21 U.S.C. 301 *et seq.*; 5 U.S.C. Appendix.

Dated: May 17, 2021.

Michal Freedhoff,

*Principal Deputy Assistant Administrator,
Office of Chemical Safety and Pollution
Prevention.*

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FEDERAL COMMUNICATIONS COMMISSION

[CC Docket No. 92-237; FRS 28151]

Next Meeting of the North American Numbering Council

AGENCY: Federal Communications
Commission.

ACTION: Notice.

SUMMARY: In this document, the Commission released a public notice announcing the meeting of the North American Numbering Council (NANC), which will be held via video conference and available to the public via live internet feed.

DATES: Wednesday, June 23, 2021. The meeting will come to order at 2:00 p.m.

ADDRESSES: The meeting will be conducted via video conference and available to the public via the internet at <http://www.fcc.gov/live>.

FOR FURTHER INFORMATION CONTACT:

Jordan Reth, Acting Designated Federal Officer, at jordan.reth@fcc.gov or 202-418-1418. More information about the NANC is available at <https://www.fcc.gov/about-fcc/advisory-committees/general/north-american-numbering-council>.

SUPPLEMENTARY INFORMATION: The NANC meeting is open to the public on the internet via live feed from the FCC's web page at <http://www.fcc.gov/live>. Open captioning will be provided for this event. Other reasonable accommodations for people with disabilities are available upon request. Requests for such accommodations should be submitted via email to

fcc504@fcc.gov or by calling the Consumer & Governmental Affairs Bureau at (202) 418-0530 (voice), (202) 418-0432 (TTY). Such requests should include a detailed description of the accommodation needed. In addition, please include a way for the FCC to contact the requester if more information is needed to fill the request. Please allow at least five days' advance notice for accommodation requests; last minute requests will be accepted but may not be possible to accommodate. Members of the public may submit comments to the NANC in the FCC's Electronic Comment Filing System, ECFS, at www.fcc.gov/ecfs. Comments to the NANC should be filed in CC Docket No. 92-237. This is a summary of the Commission's document in CC Docket No. 92-237, DA 21-578, released May 14, 2021.

Proposed Agenda: At the June 23 meeting, the NANC will consider and vote on recommendations from the Numbering Administration Oversight working group on the North American Numbering Plan Billing & Collection Fund Size Projections and Contributions Factor, as well as an evaluation of the performance of the Billing & Collection Agent, Welch LLP. The NANC will also hear reports from the Billing & Collection Agent, Welch LLP, the Numbering Administration Oversight working group on the Reassigned Numbers Database and Administrator, and routine status reports from the North American Portability Management, LLC and the Secure Telephone Identity Governance Authority. This agenda may be modified at the discretion of the NANC Chair and the Designated Federal Officers (DFO). (5 U.S.C. App 2 § 10(a)(2))

Federal Communications Commission.

Daniel Kahn,

*Associate Bureau Chief, Wireline Competition
Bureau.*

[FR Doc. 2021-10786 Filed 5-20-21; 8:45 am]

BILLING CODE 6712-01-P

FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection

**Activities: Proposed Collection
Renewal; Comment Request [OMB No.
3064-0082; and -0084]**

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 renew the existing information collections described below (OMB Control No. 3064–0082; and –0084).

DATES: Comments must be submitted on or before June 21, 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.

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. 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, 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 Control Number: 3064–0082.

Form Number: None.

Affected Public: FDIC-supervised institutions.

Burden Estimate: The total estimated annual burden is 2,031,731 hours and is detailed in the following tables:

SUMMARY OF ESTIMATED ANNUAL IMPLEMENTATION BURDEN
[OMB No. 3064–0082]

IC description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Number of responses/respondent	Estimated time per response (minutes)	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.	Recordkeeping (Mandatory)	On occasion	8	1	480.00	64
Ability to Pay (1026.51(a)(ii)) Written Policies and Procedures.	Recordkeeping (Mandatory)	On occasion	8	1	480.00	64
Mortgage Products (Open and Closed-End)						
• Valuation Independence						
○ Mandatory Reporting						
Implementation of Policies and Procedures (1026.42(g)) ..	Recordkeeping (Mandatory)	On occasion	8	1	1,200.00	160
Total Annual Implementation Burden Hours .....	.....	.....	.....	.....	.....	288 hours

Source: FDIC.

SUMMARY OF ESTIMATED ANNUAL ONGOING BURDEN
[OMB No. 3064–0082]

IC description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Number of responses/respondent	Estimated time per response (minutes)	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						
1. Credit and Charge Card Applications and Solicitations (1026.60).	Disclosure (Mandatory)	Annual	575	1	480	4,600
2. Account Opening Disclosures (1026.6(b))	Disclosure (Mandatory)	Annual	575	1	720	6,900
3. Periodic Statements (1026.7(b))	Disclosure (Mandatory)	Monthly	575	12	480	55,200
4. Annual Statement of Billing Rights (1026.9(a)(1))	Disclosure (Mandatory)	Annual	575	1	480	4,600
5. Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Disclosure (Voluntary) ..	Monthly	575	12	480	55,200
6. Change in Terms Disclosures (1026.9(b) through (h))	Disclosure (Mandatory)	Annual	575	1	480	4,600
○ Credit and Charge Card Provisions						
7. Timely Settlement of Estate Debts (1026.11(c)(2))	Disclosure (Mandatory)	On occasion	575	52 *	5	2,495
8. Ability to Pay (1026.51)	Recordkeeping (Mandatory).	Annual	575	1	720	6,900
9. College Student Credit Annual Report (1026.57(d))	Reporting (Mandatory)	Annual	575	1	480	4,600
10. Submission of Credit Card Agreements (1026.58(c))	Reporting (Mandatory)	Quarterly	575	4	180	6,900
11. Internet Posting of Credit Card Agreements (1026.58(d))	Disclosure (Mandatory)	Quarterly	575	4	360	13,800
12. Individual Credit Card Agreements (1026.58(e))	Disclosure (Mandatory)	On occasion	575	12 *	15	1,788

SUMMARY OF ESTIMATED ANNUAL ONGOING BURDEN—Continued
[OMB No. 3064–0082]

IC description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Number of responses/respondent	Estimated time per response (minutes)	Annual burden (hours)
• Home Equity Open-End Credit Plans (HELOC)						
○ General Disclosure Rules for HELOC's						
13. Application Disclosures (1026.40)	Disclosure (Mandatory)	Annual	2,362	1	720	28,344
14. Account Opening Disclosures (1026.6(a))	Disclosure (Mandatory)	Annual	2,362	1	720	28,344
15. Periodic Statements (1026.7(a))	Disclosure (Mandatory)	Annual	2,362	1	480	18,896
16. Annual Statement of Billing Rights (1026.9(a)(1))	Disclosure (Mandatory)	Annual	2,362	1	480	18,896
17. Alternative Summary Statement of Billing Rights (1026.9(a)(2)).	Disclosure (Voluntary)	Annual	2,362	1	480	18,896
18. Change in Terms Disclosures (1026.9(b) through (h))	Disclosure (Mandatory)	Annual	2,362	1	480	18,896
19. Notice to Restrict Credit (1026.9(c)(1)(iii); .40(f)(3)(i) and (vi)).	Disclosure (Mandatory)	Annual	2,362	1	120	4,724
• All Open-End Credit Plans						
20. Error Resolution (1026.13)	Disclosure (Mandatory)	On occasion	2,442	688 *	1	28,004
Closed-End Credit Products						
• General Rules for Closed-End Credit						
21. Other than Real Estate, Home-Secured and Private Education Loans (1026.17 and .18).	Disclosure (Mandatory)	Annual	2,850	1	720	34,200
• Closed-End Mortgages						
○ Application and Consummation						
22. Loan Estimate (1026.19(e); and .37)	Disclosure (Mandatory)	Annual	3,119	1	480	24,952
23. Closing Disclosure (1026.19(f); and .38)	Disclosure (Mandatory)	Annual	3,119	1	480	24,952
24. Record Retention of Disclosures (1026.19(e), (f); .37; and .38).	Recordkeeping (Mandatory)	Annual	3,119	1	18	936
○ Post-Consummation Disclosures						
25. Interest Rate and Payment Summary (1026.18(s))	Disclosure (Mandatory)	Annual	3,119	1	2,400	124,760
26. No Guarantee to Refinance Statement (1026.18(t))	Disclosure (Mandatory)	Annual	3,119	1	480	24,952
27. ARMs Rate Adjustments with Payment Change Disclosures (1026.20(c)).	Disclosure (Mandatory)	Annual	3,119	1	90	4,679
28. Initial Rate Adjustment Disclosure for ARMs (1026.20(d)).	Disclosure (Mandatory)	Annual	3,119	1	120	6,238
29. Escrow Cancellation Notice (1026.20(e))	Disclosure (Mandatory)	Annual	3,119	1	480	24,952
30. Periodic Statements (1026.41)	Disclosure (Mandatory)	Annual	3,119	1	480	24,952
○ Ability to Repay Requirements						
31. Minimum Standards (1026.43(c) through (f))	Recordkeeping (Mandatory)	On occasion	3,119	1,005 *	15	783,797
32. Prepayment Penalties (1026.43(g))	Disclosure (Mandatory)	On occasion	3,119	23*	12	14,260
Mortgage Products (Open and Closed-End)						
• Mortgage Servicing Disclosures						
○ Payoff Statements						
33. Payoff Statements (1026.36(c)(3))	Disclosure (Mandatory)	Annual	3,128	1	480	25,024
○ Notice of Sale or Transfer						
34. Notice of Sale or Transfer (1026.39)	Disclosure (Mandatory)	Annual	3,128	1	480	25,024
• Valuation Independence						
○ Mandatory Reporting						
35. Reporting Appraiser Noncompliance (1026.42(g))	Reporting (Mandatory)	On occasion	3,128	1 *	10	521
Reverse and High-Cost Mortgages						
• Reverse Mortgages						
○ Reverse Mortgage Disclosures						
36. Reverse Mortgage Disclosures (1026.31(c)(2) and .33)	Disclosure (Mandatory)	Annual	6	1	1,440	144
• High-Cost Mortgage Loans						
○ HOEPA Disclosures and Notice						
37. HOEPA Disclosures and Notice (1026.32(c))	Disclosure (Mandatory)	Annual	3,119	1	14	728

SUMMARY OF ESTIMATED ANNUAL ONGOING BURDEN—Continued
[OMB No. 3064–0082]

IC description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Number of responses/respondent	Estimated time per response (minutes)	Annual burden (hours)
Private Education Loans						
• Initial Disclosures						
○ Application and Solicitation Disclosures						
38. Application or Solicitation Disclosures (1026.47(a))	Disclosure (Mandatory)	Annual	3,061	1	3,600	183,660
○ Approval Disclosures						
39. Approval Disclosures (1026.47(b))	Disclosure (Mandatory)	Annual	3,061	1	3,600	183,660
○ Final Disclosures						
40. Final Disclosures (1026.47(c))	Disclosure (Mandatory)	Annual	3,061	1	3,600	183,660
Advertising Rules						
• All Credit Types						
○ Open-End Credit						
41. Open-End Credit (1026.16)	Disclosure (Mandatory)	Annual	2,442	1*	20	814
○ Closed-End Credit						
42. Closed-End Credit (1026.24)	Disclosure (Mandatory)	Annual	3,152	1*	20	1,051
Record Retention						
• Evidence of Compliance						
43. Regulation Z in General (1026.25)	Recordkeeping (Mandatory)	Annual	3,152	1	18	946
Total Annual Ongoing Burden Hours						2,031,443

Source: FDIC.

* The average number of responses for this IC is based on the average number of credit accounts held at the respondent IDIs.

General Description of the 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. There is no change in the substance or methodology of this information collection. The reduction in total estimated annual burden from 2,395,630 hours to 2,031,731 hours is solely attributable to agency estimates driven by economic fluctuations.

2. *Title:* Account Based Disclosures in Connection with Consumer Financial Protection Bureau Regulations E and DD and Federal Reserve Regulation CC.

OMB Control Number: 3064–0084.

Form Number: None.

Affected Public: FDIC-supervised institutions.

Burden Estimate:

SUMMARY OF ANNUAL BURDEN FOR REGULATION E
[OMB No. 3064–0084]

	Type of burden (obligation to respond)	Estimated number of respondents	Estimated number of responses/respondent	Estimated time per response (hours)	Total annual estimated burden (hours)
Regulation E—12 CFR Part 1005					
Initial disclosures					
1. General (1005.7(b))	Disclosure (Mandatory)	3,172	83	0.025	6,582
2. Payroll cards (1005.18(c)(1))	Disclosure (Mandatory)	8	5,000	0.025	1,000
3. Change in terms (1005.8(a))	Disclosure (Mandatory)	3,172	113	0.017	6,093

SUMMARY OF ANNUAL BURDEN FOR REGULATION E—Continued
[OMB No. 3064–0084]

	Type of burden (obligation to respond)	Estimated number of respondents	Estimated number of responses/ respondent	Estimated time per response (hours)	Total annual estimated burden (hours)
Error resolution rules					
4. General (1005.8(b) and 1005.11)	Disclosure (Mandatory)	3,172	3	0.5	4,758
5. Payroll cards (1005.18)	Disclosure (Mandatory)	8	8	0.5	32
Prepaid Accounts Rule (1005.18)—New Products					
6. Short Form Disclosure (1005.18(b)(2) and 100.515(c).)	Disclosure (Mandatory)	4	53	40	8,480
7. Long Form Disclosure 1005.18(b)(4) and 1005.15(c).	Disclosure (Mandatory)	4	53	8	1,696
Prepaid Accounts Rule (1005.18)—Implementation					
8. Short Form Additional Fee Type Disclosure (1005.18(b)(2)(ix) implementation.	Disclosure (Mandatory)	1	1	4	4
9. Access to Prepaid Account Information 1005.18(c)(5) and 1005.15(d) implementation.	Recordkeeping (Mandatory)	1	1	24	24
10. Error Resolution 1005.18(e)(2) and 1005.1511 implementation.	Recordkeeping (Mandatory)	1	1	8	8
11. Submission of Agreements (1005.19)(b) implementation.	Reporting (Mandatory)	1	1	1	1
Prepaid Accounts Rule—Ongoing					
12. Short Form Additional Fee Type Disclosure (1005.18(b)(2)(ix) ongoing.	Disclosure (Mandatory)	15	1	.5	8
13. Access to Prepaid Account Information 1005.18(c)(5) and 1005.15(d) ongoing.	Recordkeeping (Mandatory)	15	1	.5	8
14. Error Resolution (1005.18 (e)(2) and 1055.11 ongoing.	Recordkeeping (Mandatory)	15	1	.5	8
15. Submission of Agreements (1005.19)(b) ongoing.	Reporting (Mandatory)	15	1	.5	8
Gift card/gift certificate (section 1005.20, FRB R–1377)—Implementation					
16. Exclusion policies & procedures (1005.20(b)(2)) implementation.	Recordkeeping (Mandatory)	1	1	40	40
17. Policy & procedures (1005.20(e)(1)) implementation.	Recordkeeping (Mandatory)	1	1	40	40
Gift card/gift certificate (section 1005.20, FRB R–1377)—Ongoing					
18. Exclusion policies & procedures (1005.20(b)(2) ongoing.	Recordkeeping (Mandatory)	10	1	8	80
19. Policy & procedures (1005.20(e)(1) ongoing ..	Recordkeeping (Mandatory)	10	1	8	80
Subtotal Regulation E Burden .....	.....	.....	.....	.....	28,950

Source: FDIC.

SUMMARY OF ANNUAL BURDEN FOR REGULATION DD
[OMB No. 3064–0084]

	Type of burden (obligation to respond)	Estimated number of respondents	Estimated number of responses/ respondent	Estimated time per response (hours)	Total annual estimated burden (hours)
Regulation DD—12 CFR Part 1030					
1. Account disclosures (upon request and new accounts) (section 1030.4).	Disclosure (Mandatory)	3,172	170	0.025	13,481
Subsequent notices (section 1030.5)					
2. Change in terms	Disclosure (Mandatory)	3,172	380	0.017	20,491
3. Prematurity (renewal) notices to consumers	Disclosure (Mandatory)	3,172	340	0.017	18,334
4. Disclosures on periodic statements (section 1030.6).	Disclosure (Mandatory)	3,172	12	4	152,256
5. Advertising (section 1030.8)	Disclosure (Mandatory)	3,172	12	0.5	19,032
Subtotal Regulation DD Burden .....	.....	.....	.....	.....	223,594

Source: FDIC.

SUMMARY OF ANNUAL BURDEN FOR REGULATION CC
[OMB No. 3064-0084]

	Type of burden (obligation to respond)	Estimated number of respondents	Estimated number of responses/ respondent	Estimated time per response (hours)	Total annual estimated burden (hours)
Regulation CC—12 CFR Part 229					
1. Specific availability policy disclosure (initial notice to consumers, upon request, upon change in policy) (sections 229.16, 229.17 and 229.18(d)).	Disclosure (Mandatory)	3,227	140	0.017	7680
2. Case-by-case hold notice to consumers (section 229.16(c)).	Disclosure (Mandatory)	3,227	717	0.05	115688
3. Notice of exceptions to hold policy (section 229.13(g)).	Disclosure (Mandatory)	3,227	247	0.05	39853
4. Notice posted where consumers make deposits (including at ATMs) ⁴ (sections 229.18(b) and 229.18(c)).	Disclosure (Mandatory)	3,227	1	0.25	807
5. Notice to consumers of changes in policy (section 229.18(e)).	Disclosure (Mandatory)	3,227	170	0.017	9,326
6. Annual notice of new ATMs (section 229.18(e)).	Disclosure (Mandatory)	3,227	1	5	16,135
7. Notice of nonpayment—notice to depository bank (section 229.33(a) and (d)).	Disclosure (Mandatory)	3,227	2,211	0.017	121,293
8. Response to consumer’s re-credit claim (validation, denial, reversal) (section 229.54(e)).	Disclosure (Mandatory)	3,227	12	0.25	9,681
9. Bank’s claim against an indemnifying bank (section 229.55).	Reporting (Mandatory)	3,227	5	0.25	4,034
10. Consumer awareness disclosure (section 229.57).	Disclosure (Mandatory)	3,227	170	0.017	9,326
11. Reg CC Consumer Burden—Expedited re-credit claim notice (section 229.54(a) and (b)(2)).	Reporting (Mandatory)	3,227	8	0.25	6,454
Subtotal Regulation CC Burden .....	.....	.....	.....	.....	340,277

Source: FDIC.

SUMMARY OF TOTAL ESTIMATED ANNUAL BURDEN
[OMB No. 3064-0084]

	Total annual estimated burden (hours)
Subtotal Regulation E	28,950
Subtotal Regulation DD	223,594
Subtotal Regulation CC	340,277
Total Estimated Annual Burden	592,821

Source: FDIC.

General Description of Collection: Regulations E & DD (Consumer Financial Protection Bureau’s Regulations) and Regulation CC (the Federal Reserve Board’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 partly the result of economic fluctuation and the reduced number of FDIC-supervised institutions. The primary reason for the overall reduction in total estimated annual burden for this information collection from 2,946,887 hours to 592,821 hours is due to the recognition that a group items in the currently-approved information collection related to overdraft opt-in disclosures should be treated as one-time burdens and no longer present a burden for FDIC-supervised institutions. These items made up 2.3 million hours of the burden in currently approved information collection. The treatment of these items as representing no ongoing burden is consistent with the Federal Reserve Board’s burden treatment in their current information collection request.¹

¹ OMB Control Number 7100-0271.

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.

Dated at Washington, DC, this 18th day of May 2021.

Federal Deposit Insurance Corporation

James P. Sheesley,

Assistant Executive Secretary.

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FEDERAL DEPOSIT INSURANCE CORPORATION

RIN 3064-ZA25

Request for Information and Comment on Digital Assets

AGENCY: Federal Deposit Insurance Corporation.

ACTION: Request for information and comment.

SUMMARY: The Federal Deposit Insurance Corporation (FDIC) is gathering information and soliciting comments from interested parties regarding insured depository institutions' (IDIs') current and potential activities related to digital assets. The FDIC is interested in receiving input on current and potential digital asset use cases involving IDIs and their affiliates.

DATES: Comments must be received by July 16, 2021.

ADDRESSES: Commenters are encouraged to use the title "*Request for Information and Comment on Digital Assets (RIN 3064-ZA25)*" and to identify the number of the specific question(s) for comment to which they are responding. Please send comments by one method only directed to:

- **Agency Website:** <https://www.fdic.gov/regulations/laws/federal/>. Follow the instructions for submitting comments on the agency's website.

- **Email:** Comments@fdic.gov. Include RIN 3064-ZA25 in the subject line of the message.

- **Mail:** James P. Sheesley, Assistant Executive Secretary, Attention: Comments-RIN 3064-ZA25, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

- **Hand Delivery/Courier:** Comments may be hand-delivered to the guard station at the rear of the 550 17th Street NW building (located on F Street) on business days between 7:00 a.m. and 5:00 p.m., ET.

Public Inspection: All comments received will be posted without change to <https://www.fdic.gov/regulations/laws/federal/>—including any personal information provided—for public inspection. Paper copies of public comments may be ordered from the FDIC Public Information Center, 3501 North Fairfax Drive, Room E-1002, Arlington, VA 22226 or by telephone at (877) 275-3342 or (703) 562-2200.

FOR FURTHER INFORMATION CONTACT: Rae-Ann Miller, Senior Deputy Director, Supervisory Examinations and Policy, Division of Risk Management Supervision, (202) 898-3898, rmiller@fdic.gov; Jonathan Miller, Deputy Director, Division of Depositor and Consumer Protection, 202-898-3587, jonmiller@fdic.gov; or C. Chris Ledoux, Corporate Expert, Financial Innovation and Technology Group, Legal Division, 202-898-3535, clledoux@fdic.gov.

SUPPLEMENTARY INFORMATION:**Background Information***FDIC Overview*

The FDIC is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. The FDIC works to maintain the strength of the U.S. financial sector through effective supervision of regulated financial institutions, consumer protection, the resolution of failed financial institutions, and the provision of deposit insurance.¹ In its capacity as a federal banking regulator and deposit insurer, among other functions, the FDIC examines and supervises institutions' safe and sound operations and compliance with laws and regulations, evaluates resolution plans of large financial institutions, maintains

¹ As of December 31, 2020, the FDIC insured 5,001 insured commercial banks and savings institutions. The FDIC is the primary federal regulator of state-chartered banks and savings associations that are not members of the Federal Reserve System. As of December 31, 2020, the FDIC supervised approximately 3,221 banks and savings associations. The FDIC also has a back-up supervision and examination role with respect to insured depository institutions for which the Office of the Comptroller of the Currency and the Board of Governors of the Federal Reserve System are the primary federal regulators. See <https://www.fdic.gov/bank/analytical/qbp/2020dec/>.

the Deposit Insurance Fund (DIF), and resolves failed IDIs.² Collectively, the FDIC's activities support a safe-and-sound banking sector and contribute to the stability of and public confidence in the U.S. financial system as a whole.

In addition to its individual responsibilities, the FDIC works cooperatively with its fellow state and federal banking regulators to strengthen the banking sector and the U.S. financial system, including through a number of interagency formal structures, joint rule making and examinations.

Current and Potential Digital Assets Use Cases

One area of new technology and innovation surrounds the use of digital assets in financial markets and intermediation, as well as with settlement and payment systems. Banks are increasingly exploring several roles in the emerging digital asset ecosystem, such as being custodians, reserve holders, issuers, and exchange or redemption agents; performing node functions; and holding digital asset issuers' money deposits.

Digital asset use cases and related activities may fall into one or more broad categories:

- Technology solutions, such as those involving closed and open payment systems, other token-based systems for banking activities other than payments (e.g., lending), and acting as nodes in networks (e.g., distributed ledgers).

- Asset-based activities, such as investments, collateral, margin lending and liquidity facilities.

- Liability-based activities, such as deposit services and where deposits serve as digital asset reserves.

- Custodial activities, such as providing digital asset safekeeping and related services, such as secondary lending, as well as acting as a qualified custodian on behalf of investment advisors.

- Other activity that does not align with the others above. Examples could include market-making and decentralized financing.

Request for Comment

The FDIC recognizes that there are novel and unique considerations related to digital assets, and this RFI is intended to help inform the FDIC's understanding in this area. The FDIC is seeking input on current and potential use cases involving IDIs and their affiliates and

² "Insured depository institution" means any bank or savings association the deposits of which are insured by the FDIC pursuant to the Federal Deposit Insurance Act (FDI Act). See 12 U.S.C. 1813(c).