

**POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:**

The National Archives and Records Administration (NARA) established records schedule number DAA-GRS-2018-0002-004 for telework/alternate worksite program case files. In accordance with this records schedule, the FCC will maintain information in this system of records until superseded or obsolete, or one year after the end of an employee's participation in the program, whichever is sooner, or longer if required for business use.

**ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:**

The electronic records, files, and data are stored within FCC accreditation boundaries and maintained in a database housed in the FCC's computer network databases. Access to the electronic files is restricted to authorized supervisors and managers; OMD employees and contractors; and to IT staff, contractors, and vendors who maintain the IT networks and services. Other FCC employees and contractors may be granted access on a need-to-know basis. The FCC's electronic files and records are protected by the FCC and third-party privacy safeguards, a comprehensive and dynamic set of IT safety and security protocols and features that are designed to meet all Federal IT privacy standards, including those required by the Federal Information Security Modernization Act of 2014 (FISMA), the Office of Management and Budget (OMB), and the National Institute of Standards and Technology (NIST). The paper records are scanned and uploaded to the electronic system before being destroyed.

**RECORD ACCESS PROCEDURES:**

Individuals wishing to request access to and/or amendment of records about themselves should follow the Notification Procedure below.

**CONTESTING RECORD PROCEDURES:**

Individuals wishing to request access to and/or amendment of records about themselves should follow the Notification Procedure below.

**NOTIFICATION PROCEDURE:**

Individuals wishing to determine whether this system of records contains information about themselves may do so by writing [Privacy@fcc.gov](mailto:Privacy@fcc.gov). Individuals requesting access must also comply with the FCC's Privacy Act regulations regarding verification of identity to gain access to records as required under 47 CFR part 0, subpart E.

**EXEMPTIONS CLAIMED FOR THE SYSTEM:**

None.

**HISTORY:**

The FCC previously gave full notice of FCC/OMD-32, FCC Telework Program by publication in the **Federal Register** on March 26, 2015 (80 FR 16007).

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2021-14493 Filed 7-7-21; 8:45 am]

**BILLING CODE 6712-01-P**

**FEDERAL COMMUNICATIONS COMMISSION**

[FR ID 36341]

**Federal Advisory Committee, Communications Equity and Diversity Council**

**AGENCY:** Federal Communications Commission.

**ACTION:** Notice of renewal of the charter for the Advisory Committee on Diversity and Digital Empowerment, renamed the Communications Equity and Diversity Council.

**SUMMARY:** The Federal Communications Commission (FCC or Commission) hereby announces that that the charter of the Advisory Committee on Diversity and Digital Empowerment, renamed the Communications Equity and Diversity Council (hereinafter Committee), has been renewed for a two-year period pursuant to the Federal Advisory Committee Act (FACA) and following consultation with the Committee Management Secretariat, General Services Administration.

**ADDRESSES:** Federal Communications Commission, 45 L Street NE, Washington, DC 20554.

**FOR FURTHER INFORMATION CONTACT:** Jamila Bess Johnson, Designated Federal Officer, Federal Communications Commission, Media Bureau, (202) 418-2608 or email: [Jamila-Bess.Johnson@fcc.gov](mailto:Jamila-Bess.Johnson@fcc.gov).

**SUPPLEMENTARY INFORMATION:** After consultation with the General Services Administration, the Commission has renewed the charter on June 29, 2021, providing the Committee with authorization to operate for two years.

The mission of the Committee is to make recommendations to the Commission on advancing equity in the provision of and access to digital communication services and products for all people of the United States, without discrimination on the basis of race, color, religion, national origin, sex, or disability. It shall provide

recommendations to the Commission on how to empower people of color and others who have been historically underserved, including persons who live in rural areas, and persons otherwise adversely affected by persistent poverty or inequality, to access, leverage, and benefit from the wide range of opportunities made possible by technology, communication services and next-generation networks.

**Advisory Committee**

The Committee will be organized under, and will operate in accordance with, the provisions of the FACA (5 U.S.C. App. 2). The Committee will be solely advisory in nature. Consistent with FACA and its requirements, each meeting of the Committee will be open to the public unless otherwise noticed. A notice of each meeting will be published in the **Federal Register** at least fifteen (15) days in advance of the meeting. Records will be maintained of each meeting and made available for public inspection. All activities of the Committee will be conducted in an open, transparent, and accessible manner. The Committee shall terminate two (2) years from the filing date of its charter, or earlier upon the completion of its work as determined by the Chair of the FCC, unless its charter is renewed prior to the termination date.

During this term, the Committee's third, it is anticipated that the Committee will meet approximately three (3) times a year. The first meeting date and agenda topics will be described in a Public Notice issued and published in the **Federal Register** at least fifteen (15) days prior to the first meeting date. In addition, as needed, working groups or subcommittees (ad hoc or steering) will be established to facilitate the Committee's work between meetings of the full Committee. Meetings of the Committee will be fully accessible to individuals with disabilities.

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2021-14492 Filed 7-7-21; 8:45 am]

**BILLING CODE 6712-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064-0109;-00124;-0162;-0179;-0196]

**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. 3064–0109;–0124;–0137;–0162; and–0196).

**DATES:** Comments must be submitted on or before September 7, 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:* Notice of Branch Closure.  
*OMB Number:* 3064–0109.  
*Form Number:* None.  
*Affected Public:* FDIC-insured depository institutions.  
*Burden Estimate:*

**SUMMARY OF ANNUAL BURDEN**

Information collection description	Type of burden	Obligation to respond	Estimated number of respondents	Estimated average frequency of response	Estimated time per response (hours)	Estimated annual burden (hours)
Notice of Branch Closure Adoption of Branch Closure Policy.	Reporting .....	Mandatory .....	178	4.388 .....	2	1,562
	Recordkeeping .....	Mandatory .....	22	On Occasion .....	8	176

*Total Estimated Annual Burden:* 1,738 hours.

*General Description of Collection:* Section 42 of the Federal Deposit Insurance Act mandates that an insured depository institution closing a branch notify its primary federal regulator not later than 90 days prior to the closing. The statute also provides that a notice

be posted on the premises of the branch for the 30-day period immediately prior to the closing and that the customers be notified in a mailing at least 90 days prior to the closing. Each insured depository institution that has one or more branches is required to adopt a written policy for branch closings.

2. *Title:* Notification of Changes of Insured Status.  
*OMB Number:* 3064–0124.  
*Form Number:* None.  
*Affected Public:* Insured depository institutions.  
*Burden Estimate:*

**SUMMARY OF ANNUAL BURDEN**

Information collection description	Type of burden	Obligation to respond	Estimated number of respondents	Estimated average frequency of response	Estimated time per response (hours)	Estimated annual burden (hours)
Notification of Change in Insured Status. Certification .....	Disclosure .....	Mandatory .....	8	On Occasion .....	2	16
	Reporting .....	Mandatory .....	240	On Occasion .....	1	240

*Total Estimated Annual Burden:* 256 hours.

*General Description of Collection:* This information collection consists of two parts: (1) A certification that insured depository institutions provide the FDIC when all deposit liabilities from one insured depository institution are assumed from another insured depository institution, with the latter institution responsible for providing the certification, and (2) a notification that an insured depository institution provides to its depositors when it seeks to voluntarily terminate its insured status. The certification is necessary to

implement the provisions of section 8(q) of the Federal Deposit Insurance Act, 12 U.S.C. 1818(q), regarding termination of the insured status of the transferring institution and termination of the separate deposit insurance coverage provided on deposit accounts assumed by the assuming institution. The depositor notification is required by section 8(a)(6) of the Federal Deposit Insurance Act, 12 U.S.C. 1818(a)(6). This provision ensures that the institution’s depositors receive appropriate information regarding the institution’s intent to terminate its insured status and that, prior to the

termination of the institution’s insured status, depositors receive appropriate information concerning federal deposit insurance coverage of their accounts once the institution’s insured status is terminated.

3. *Title:* Large-Bank Deposit Insurance Programs.  
*OMB Number:* 3064–0162.  
*Form Number:* None.  
*Affected Public:* Insured depository institutions having at least \$2 billion in deposits and at least either: (a) 250,000 Deposit accounts; or (b) \$20 billion in total assets, regardless of the number of deposit accounts (a “covered institution”).

Burden Estimate:

SUMMARY OF ANNUAL BURDEN

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated frequency of responses	Estimated time per response	Frequency of response	Total annual estimated burden
<b>Implementation</b>							
Posting and removing provisional holds—360.9(c)(1) and (2).	Recordkeeping .....	Mandatory .....	7	1	150	One time .....	1,050
Providing standard data format for deposit account and customer information—360.9(d)(1).	Recordkeeping .....	Mandatory .....	7	1	110	One time .....	770
Notification of identity of person responsible for producing standard data downloads—360.9(c)(3).	Reporting .....	Mandatory .....	7	1	8	One time .....	56
Request for exemption from provisional hold requirements—360.9(c)(9).	Reporting .....	Voluntary .....	1	1	20	On occasion ...	20
Provide deposit account and customer information in required standard format—360.9(d)(3).	Reporting .....	Mandatory .....	7	1	40	On occasion ...	280
Request for extension of compliance deadline—360.9(e)(7).	Reporting .....	Voluntary .....	1	1	20	On occasion ...	20
Request for exemption—360.9(f) .....	Reporting .....	Voluntary .....	1	1	20	On occasion ...	20
Total Implementation Burden .....	.....	.....	.....	.....	.....	.....	2,216
<b>Ongoing</b>							
Notification of identity of person responsible for producing standard data downloads—360.9(c)(3).	Reporting .....	Mandatory .....	126	1	8	One time .....	1,008
Request for exemption from provisional hold requirements—360.9(c)(9).	Reporting .....	Voluntary .....	1	1	20	On occasion ...	20
Request for exemption—360.9(f) .....	Reporting .....	Voluntary .....	1	1	20	On occasion ...	20
Test compliance with 360.9 (c)—(d) pursuant to 360.9(h).	Reporting .....	Mandatory .....	40	1	80	On occasion ...	3,200
Total Ongoing Burden .....	.....	.....	.....	.....	.....	.....	4,248
Total Estimated Annual Burden.	.....	.....	.....	.....	.....	.....	6,464

General Description of Collection:

Upon the failure of an FDIC-insured depository institution, the FDIC is required to pay insured deposits as soon as possible. To do so, the FDIC must be able to quickly determine the total insured amount for each depositor. To make this determination, the FDIC must ascertain the balances of all deposit accounts owned by the same depositor in the same ownership capacity at a failed institution as of the day of failure. The FDIC issued a regulation (12 CFR 360.9) (Section 360.9) to modernize the process of determining the insurance status of each depositor in the event of failure of a covered institution. The FDIC requires institutions that are covered under Section 360.9 to have mechanisms in place that will automatically place a provisional hold on domestic and foreign deposit accounts, and sweep and automated credit account arrangements, in the event that a covered institution is close to failing. A “provisional hold” is defined in 12 CFR Section 360.9(b)(6) as “an effective restriction on access to some or all of a deposit or other liability account after the failure of an insured depository institution.” Section 360.9

also requires institutions to have in place practices and procedures for providing the FDIC, in a standard format upon the close of any day’s business, certain data on the accounts and customers of the institution, and to provide the FDIC with this information upon request. The purpose of these requirements is to allow the deposit and other operations of a covered institution to continue functioning on the day following failure, and to permit the FDIC to fulfill its legal requirement to promptly provide liquidity to depositors of a failed institution. This information also helps to ensure equitable treatment of depositors at different institutions, and helps to preserve the franchise value of a failed institution, thereby reducing costs to the FDIC in the event that a covered institution fails.

FDIC-insured depository institutions (IDIs) that are covered by Section 360.9 are defined in Section 360.9(b)(1) as having at least \$2 billion in deposits and either (1) 250,000 or more deposit accounts, or (2) \$20 billion or more in assets, regardless of the number of deposit accounts. IDIs that meet this criteria for two consecutive quarters qualify as covered institutions.

This information collection consists of eight distinct reporting and recordkeeping requirements (ICs) that impose annual burden on covered institutions. Three of these eight reporting requirements have an implementation component as well as an ongoing component: (1) Section 360.9(c)(3) (IC requirements C and H, below) requires covered institutions to provide certain information to the FDIC both while the institution is implementing the systems required under 360.9 (IC requirement C) and on an ongoing basis (IC requirement H); (2.) Section 360.9(c)(9) (IC requirements D and I, below) permits institutions to request an exemption from certain requirements of Section 360.9. Institutions could submit such requests either while they are implementing the systems required under Section 360.9 (IC requirement D) or after they are already in compliance with Section 360.9 (IC requirement I); (3.) Section 360.9(f) (IC requirements G and J, below) permits institutions to request an exemption from all of the requirements of Section 360.9 under certain conditions. Institutions could submit such requests either while they are

implementing the systems required under Section 360.9 (IC requirement G) or after they are already in compliance with Section 360.9 (IC requirement J). Since reporting by institutions pursuant to Sections 360.9(c)(3), 360.9(c)(9), and 360.9(f) are counted as both implementation and ongoing requirements, this IC contains eleven<sup>1</sup> requirements in total. These requirements, with corresponding CFR sections, are listed and described as follows:

A. 360.9(c)(1) and (2) (Implementation)—Require covered institutions to set up systems for automatically placing provisional holds on domestic and foreign deposit accounts and sweep and automated credit account arrangements

B. 360.9(d)(1) and (2) (Implementation)—Require covered institutions to establish practices and procedures for providing the FDIC, in a standard format upon the close of any day’s business, customer and depositor data for all deposit accounts held in domestic and foreign offices and interest bearing investment accounts connected with sweep and automated credit arrangements

C. 360.9(c)(3) (Implementation)—Requires covered institutions to notify the FDIC of the person(s) responsible for

producing the standard data download and administering provisional holds, both while the functionality is being constructed and on an ongoing basis (IC requirement H)

D. 360.9(c)(9) (Implementation)—Permits covered institutions to submit to the FDIC a request for an exemption from the provisional hold requirements for those account systems servicing a relatively small number of accounts where the application of manual provisional holds is feasible, both while the systems are being constructed and on an ongoing basis (IC requirement I)

E. 360.9(d)(3) (Implementation)—Requires covered institutions to submit the data required by 360.9(d)(1) to the FDIC upon request both while the systems are being constructed and on an ongoing basis (IC requirement K)

F. 360.9(e)(7) (Implementation)—Permits covered institutions to submit to the FDIC a request for an extension of the deadline for complying with the requirements of Section 360.9

G. 360.9(f) (Implementation)—Permits covered institutions to apply for an exemption from the requirements of Section 360.9, if the institution has a high concentration of deposits incidental to credit card operations, both during the implementation period in the first year and on an ongoing basis (IC requirement J)

H. 360.9(c)(3) (Ongoing)—Requires covered institutions to provide the information described in IC requirement C above to the FDIC on an ongoing basis

I. 360.9(c)(9) (Ongoing)—Permits covered institutions to request an exemption from the provisional hold requirements, as described in IC requirement D above, both while the systems are being constructed and on an ongoing basis

J. 360.9(f) (Ongoing)—Permits covered institutions to apply for an exemption from the requirements of Section 360.9, as described in IC requirement G above, at any time after the institution is in compliance with the requirements of Section 360.9 if the institution has a high concentration of deposits incidental to credit card operations

K. 360.9(h) (Ongoing)—Requires covered institutions to provide appropriate assistance to the FDIC in its testing of the systems required under Section 360.9

4. *Title:* Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions.

*OMB Number:* 3064–0179.

*Form Number:* None.

*Affected Public:* Large and highly complex depository institutions.

*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 (hours)	Estimated annual burden (hours)
Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions.	Reporting .....	Mandatory .....	2	On Occasion .....	80	160

*Total Estimated Annual Burden:* 160 hours.

*General Description of Collection:* The FDIC’s deposit insurance assessment authority is set forth in Section 7 of the Federal Deposit Insurance Act, 12 U.S.C. 1817(b) and (c) and promulgated in regulations under 12 CFR part 327. These regulations also set out the process for making adjustments to the total score of these institutions used by the FDIC in making deposit insurance assessments. Depository institutions are permitted to make a written request to the FDIC for an assessment adjustment. An institution is able to request review

of, or appeal, an upward adjustment, the magnitude of an upward adjustment, removal of a previously implemented downward adjustment or an increase in a previously implemented upward adjustment through the FDIC’s internal review process set forth at 12 CFR 327.4(c). An institution can similarly request review of or appeal a decision not to apply an adjustment following a request by the institution for an adjustment.

An institution can submit its written request for an adjustment to the FDIC’s Director of the Division of Insurance and Research in Washington, DC. In

making such a request, the institution will provide support by including evidence of a material risk or risk-mitigating factor that it believes was not adequately considered.

5. *Title:* Regulatory Capital Rules: Regulatory Capital, Revisions to the Supplementary Leverage Ratio.

*OMB Number:* 3064–0196.

*Form Number:* None.

*Affected Public:* Insured state nonmember banks and state savings associations that are subject to the FDIC’s advanced approaches risk-based capital rules.

*Burden Estimate:*

<sup>1</sup> 8 distinct requirements, plus 3 requirements that are counted as both implementation and

ongoing requirements, brings the total number of requirements for this IC to 11.

## 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 hours	Estimated annual burden hours
Disclosure Requirements Associated with Supplementary Leverage Ratio (12 CFR 324.172 and 173).	Disclosure .....	Mandatory .....	5	Quarterly .....	5	100

Total Estimated Annual Burden: 100 hours.

**General Description of Collection:** The supplementary leverage ratio regulations strengthen the definition of total leverage exposure and improve the measure of a banking organization's on and off-balance sheet exposures. All banking organizations that are subject to the advanced approaches risk-based capital rules are required to disclose their supplementary leverage ratios. Advanced approaches banking organizations must report their supplementary leverage ratios on the applicable regulatory reports. The calculation and disclosure requirements for the supplementary leverage ratio in the federal banking agencies' regulatory capital rules are generally consistent with international standards published by the Basel Committee on Banking Supervision. These disclosures enhance the transparency and consistency of reporting requirements for the supplementary leverage ratio by all internationally active organizations.

**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 July 1, 2021.

**Debra A. Decker,**

*Deputy Executive Secretary.*

[FR Doc. 2021-14502 Filed 7-7-21; 8:45 am]

BILLING CODE 6714-01-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 August 9, 2021.

A. Federal Reserve Bank of Minneapolis (Chris P. Wangen, Assistant Vice President), 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Stearns Financial Services, Inc., Employee Stock Purchase Plan and Trust, Saint Cloud, Minnesota*; to acquire up to 24 percent of additional voting shares of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly acquire

additional voting shares of Stearns Bank, National Association, also of Saint Cloud, Minnesota, Stearns Bank of Upsala, National Association, Upsala, Minnesota, and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.

Board of Governors of the Federal Reserve System, July 2, 2021.

**Michele Taylor Fennell,**

*Deputy Associate Secretary of the Board.*

[FR Doc. 2021-14578 Filed 7-7-21; 8:45 am]

BILLING CODE 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 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 July 23, 2021.