

borrowers.<sup>56</sup> In 2016, the Bureau had ordered LendUp to pay \$1.83 million in consumer redress and a \$1.8 million civil penalty, and to stop misleading consumers with false claims about the cost of loans and the benefits of repeated borrowing. In the complaint, the CFPB alleges that, in violation of the 2016 order, LendUp has continued with much of the same illegal and deceptive marketing. The CFPB also alleges that LendUp illegally failed to provide timely and accurate notices to consumers whose loan applications were denied.

LendUp, headquartered in Oakland, California, offers single-payment and installment loans to consumers and presents itself as an alternative to payday lenders. A central component of LendUp's marketing and brand identity is the "LendUp Ladder." LendUp told consumers that by repaying loans on time and taking free courses offered through its website, consumers would move up the "LendUp Ladder" and, in turn, receive lower interest rates on future loans and access to larger loan amounts.

According to the CFPB's complaint, LendUp was not telling consumers the truth. The CFPB's investigation found that 140,000 repeat borrowers were charged the same or higher interest rates for loans after moving up to a higher level on the LendUp Ladder. The investigation also found that many borrowers had their maximum loan size reduced, even after reaching the highest level on the ladder.

The CFPB alleges that LendUp violated the CFPB's 2016 consent order, the CFPA, ECOA, and ECOA's implementing regulation, Regulation B. Specifically, the CFPB alleges that LendUp:

- *Deceived consumers about the benefits of repeat borrowing:* LendUp misrepresented the benefits of repeatedly borrowing from the company by advertising that borrowers who climbed the LendUp Ladder would gain access to larger loans at lower rates when, in fact, that was not true for tens of thousands of consumers.
- *Violated the CFPB's 2016 consent order:* The CFPB's 2016 consent order prohibits LendUp from misrepresenting the benefits of borrowing from the company. LendUp's continued misrepresentations about the LendUp Ladder violate this order.
- *Failed to provide timely and accurate adverse action notices:* Adverse action notices inform

consumers why they were denied credit, and timely and accurate notices are vital to maintaining a transparent underwriting process and protect consumers against credit discrimination. LendUp failed to provide adverse-action notices within the 30 days required by ECOA for over 7,400 loan applicants. LendUp also issued over 71,800 adverse-action notices that failed to accurately describe the main reasons why LendUp denied the application as required by ECOA and Regulation B.

The CFPB is seeking an injunction, damages or restitution to consumers, disgorgement of ill-gotten gains, and the imposition of a civil money penalty.

LendUp is also subject to a 2021 stipulated final judgment that resolved the CFPB's claims that LendUp violated the Military Lending Act in connection with its extensions of credit.<sup>57</sup>

**Rohit Chopra,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2021-26949 Filed 12-13-21; 8:45 am]

**BILLING CODE 4810-AM-P**

**DEPARTMENT OF ENERGY**

**Environmental Management Site-Specific Advisory Board, Northern New Mexico**

**AGENCY:** Office of Environmental Management, Department of Energy.

**ACTION:** Notice of open in-person/virtual hybrid meeting.

**SUMMARY:** This notice announces an in-person/virtual hybrid meeting of the Environmental Management Site-Specific Advisory Board (EM SSAB), Northern New Mexico. The Federal Advisory Committee Act requires that public notice of this meeting be announced in the **Federal Register**.

**DATES:** Wednesday, January 19, 2022; 1:00 p.m.–5:00 p.m.

**ADDRESSES:** This hybrid meeting will be open to the public virtually via WebEx only. To attend virtually, please contact the Northern New Mexico Citizens Advisory Board (NNMCAB) Executive Director (below) no later than 5:00 p.m. MT on Friday, January 14, 2022.

Board members, Department of Energy (DOE) representatives, agency liaisons, and support staff will participate in-person, strictly following COVID-19 precautionary measures, at:

Ohkay Owingeh Conference Center, 68 New Mexico 291, Ohkay Owingeh, New Mexico 87566.

**FOR FURTHER INFORMATION CONTACT:** Menice B. Santistevan, NNM CAB Executive Director, by Phone: (505) 699-0631 or Email: [menice.santistevan@em.doe.gov](mailto:menice.santistevan@em.doe.gov).

**SUPPLEMENTARY INFORMATION:** *Purpose of the Board:* The purpose of the Board is to make recommendations to DOE-EM and site management in the areas of environmental restoration, waste management, and related activities.

*Tentative Agenda:*

1. Consideration of Two Draft EM SSAB Chairs Recommendations
2. Presentation on Status of 2022 Consent Order Appendix B Milestones and Targets
3. Various program updates

*Public Participation:* The in-person/online virtual hybrid meeting is open to the public virtually via WebEx only. Written statements may be filed with the Board no later than 5:00 p.m. MT on Monday, January 17, 2022, or within seven days after the meeting by sending them to the NNM CAB Executive Director at the aforementioned email address. Written public comments received prior to the meeting will be read into the record. The Deputy Designated Federal Officer is empowered to conduct the meeting in a fashion that will facilitate the orderly conduct of business. Individuals wishing to submit public comments should follow as directed above.

*Minutes:* Minutes will be available by emailing or calling Menice Santistevan, NNM CAB Executive Director, at [menice.santistevan@em.doe.gov](mailto:menice.santistevan@em.doe.gov) or at (505) 699-0631.

Signed in Washington, DC, on December 8, 2021.

**LaTanya Butler,**

*Deputy Committee Management Officer.*

[FR Doc. 2021-26985 Filed 12-13-21; 8:45 am]

**BILLING CODE 6450-01-P**

**DEPARTMENT OF ENERGY**

**Agency Information Collection Extension**

**AGENCY:** National Nuclear Security Administration, U.S. Department of Energy.

**ACTION:** Notice of request for comments.

**SUMMARY:** The Department of Energy (DOE), pursuant to the Paperwork Reduction Act of 1995, intends to extend for three years, an information collection request with the Office of Management and Budget (OMB).

<sup>56</sup> A copy of the complaint is available at: [https://files.consumerfinance.gov/f/documents/cfpb\\_lendup-loans-llc\\_complaint\\_2021-09.pdf](https://files.consumerfinance.gov/f/documents/cfpb_lendup-loans-llc_complaint_2021-09.pdf).

<sup>57</sup> The stipulated final judgment can be found at: <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-settles-with-lendup-loans-llc-for-military-lending-act-violations/>.

**DATES:** Comments regarding this proposed information collection must be received on or before February 14, 2022. If you anticipate any difficulty in submitting comments within that period, contact the person listed in the **FOR FURTHER INFORMATION CONTACT** section as soon as possible.

**ADDRESSES:** Written comments may be sent by email to [part810@nnsa.doe.gov](mailto:part810@nnsa.doe.gov). Include "Paperwork Reduction Act" in the subject line. Comments can also be sent by fax at (202) 586-6789 or by mail to Katie Strangis, Senior Policy Advisor, Office of Nonproliferation and Arms Control, NA-24, National Nuclear Security Administration, Department of Energy, 1000 Independence Avenue SW, Room 7F-075, Washington, DC 20585. Due to potential delays in DOE's receipt and processing of mail sent through the U.S. Postal Service, DOE encourages responders to submit comments electronically to ensure timely receipt.

**FOR FURTHER INFORMATION CONTACT:** Additional information on DOE's regulation of assistance to foreign atomic energy activities pursuant to 10 CFR part 810 is available at [www.energy.gov/nnsa/10-cfr-part-810](http://www.energy.gov/nnsa/10-cfr-part-810). For other questions, contact Katie Strangis, Senior Policy Advisor, Office of Nonproliferation and Arms Control, NA-24, National Nuclear Security Administration, Department of Energy, 1000 Independence Avenue SW, Room 7F-075, Washington, DC 20585, telephone (202) 586-8623.

**SUPPLEMENTARY INFORMATION:** Comments are invited on: (a) Whether the extended collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the proposed collection of information, 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.

This information collection request contains:

- (1) *OMB No.:* A1901-0263;
- (2) *Information Collection Request Titled:* Assistance to Foreign Atomic Energy Activities;
- (3) *Type of Review:* Extension;
- (4) *Purpose:* This collection of information is necessary in order to provide the Secretary of Energy with the

appropriate information needed to make informed determinations regarding requests to directly or indirectly engage or participate in the development or production of special nuclear material outside the United States;

(5) *Annual Estimated Number of Respondents:* 106;

(6) *Annual Estimated Number of Total Responses:* 869;

(7) *Annual Estimated Number of Burden Hours:* 1,872;

(8) *Annual Estimated Reporting and Recordkeeping Cost Burden:* \$193,400.

*Statutory Authority:* Section 57 b.(2) of the Atomic Energy Act (AEA) of 1954, Section 161p. of the AEA, 10 CFR part 810.

#### Signing Authority

This document of the Department of Energy was signed on December 9, 2021, by Corey Hinderstein, Deputy Administrator for Defense Nuclear Nonproliferation, National Nuclear Security Administration, pursuant to delegated authority from the Secretary of Energy. That document with the original signature and date is maintained by DOE. For administrative purposes only, and in compliance with requirements of the Office of the Federal Register, the undersigned DOE Federal Register Liaison Officer has been authorized to sign and submit the document in electronic format for publication, as an official document of the Department of Energy. This administrative process in no way alters the legal effect of this document upon publication in the **Federal Register**.

Signed in Washington, DC, on December 9, 2021.

**Treena V. Garrett,**

*Federal Register Liaison Officer, U.S. Department of Energy.*

[FR Doc. 2021-27005 Filed 12-13-21; 8:45 am]

**BILLING CODE 6450-01-P**

## DEPARTMENT OF ENERGY

### Request for Information (RFI) Regarding Planning for Establishment of a Program To Support the Availability of High-Assay Low-Enriched Uranium (HALEU) for Civilian Domestic Research, Development, Demonstration, and Commercial Use

**AGENCY:** Office of Nuclear Energy, Department of Energy.

**ACTION:** Request for information.

**SUMMARY:** The U.S. Department of Energy (DOE or the Department) is issuing this RFI to invite input on the planning for establishment of a DOE HALEU Availability Program and to

gather information to consider in preparing the required report to Congress describing actions proposed to be carried out by DOE under the program. The Energy Act of 2020 authorized the Department to establish and carry out, through the Office of Nuclear Energy, a program to support the availability of high-assay low-enriched uranium (HALEU) for civilian domestic research, development, demonstration, and commercial use.

**DATES:** Written comments and information are requested on or before January 13, 2022.

**ADDRESSES:** Interested persons may submit comments by any of the following methods:

1. *Email:* [rfi-haleu@hq.doe.gov](mailto:rfi-haleu@hq.doe.gov).

Submit electronic comments in Microsoft Word or PDF file format and avoid the use of special characters or any form of encryption. Please include "Response to RFI" in the subject line.

2. *Postal Mail:* This option is not available.

3. *Hand Delivery/Courier:* This option is not available during the COVID-19 pandemic.

4. *Online:* Responses will be accepted online at [www.regulations.gov](http://www.regulations.gov).

*Instructions:* All submissions received must include the agency name for this RFI. No facsimiles (faxes) will be accepted. Any information that may be business proprietary and exempt by law from public disclosure should be submitted as described in Section IV of this document.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be sent to: [rfi-haleu@hq.doe.gov](mailto:rfi-haleu@hq.doe.gov) or Dr. Daniel Vega, [daniel.vega@nuclear.energy.gov](mailto:daniel.vega@nuclear.energy.gov), (202) 586-0235, or Michael Reim, [michael.reim@nuclear.energy.gov](mailto:michael.reim@nuclear.energy.gov), (202) 586-0509.

Please include "Question on HALEU RFI" in the subject line.

#### SUPPLEMENTARY INFORMATION:

##### I. Background

The Department is working to enable the development and deployment of advanced nuclear reactors as part of meeting the Administration's job creation, energy security and climate goals. DOE's Advanced Reactor Demonstration Program was established to partner with domestic private industry to help accelerate the development and demonstration of advanced nuclear reactors in the United States. Most advanced reactors, including several designs selected for the Advanced Reactor Demonstration Program, are designed to be fueled by HALEU. The Secretary of Energy was authorized in Sec. 2001 of the Energy