

**RECORD ACCESS PROCEDURES:**

Individuals seeking access to information in this system of records about themselves are required to provide adequate identification (e.g., driver's license, military identification card, employee badge, or identification card). Additional identity verification procedures may be required, as warranted. Requests must meet the requirements of EPA regulations that implement the Privacy Act of 1974, at 40 CFR part 16.

**CONTESTING RECORDS PROCEDURES:**

Requests for correction or amendment must identify the record to be changed and the corrective action sought. Complete EPA Privacy Act procedures are described in EPA's Privacy Act regulations at 40 CFR part 16.

**NOTIFICATION PROCEDURE:**

Individuals who want to know whether this system of records contains information about them should make a written request to the EPA, Attn: Agency Privacy Officer, MC 2831T, 1200 Pennsylvania Avenue NW, Washington, DC 20460, [privacy@epa.gov](mailto:privacy@epa.gov).

**EXEMPTIONS PROMULGATED FOR THE SYSTEM:**

None.

**HISTORY:**

Federal Register Volume 67, Number 36 (Friday, February 22, 2002).

**Vaughn Noga,**

*Senior Agency Official for Privacy.*

[FR Doc. 2022-00628 Filed 1-12-22; 8:45 am]

**BILLING CODE 6560-50-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064-0145; -0161; -0171]

**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. 3064-0145; -0161 and -0171).

**DATES:** Comments must be submitted on or before March 14, 2022.

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

- *Agency Website:* <https://www.fdic.gov/resources/regulations/federal-register-publications/index.html>.

- *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 Regarding Unauthorized Access to Customer Information.

*OMB Number:* 3064-0145.

*Form Numbers:* None.

*Affected Public:* Insured state nonmember banks.

*Burden Estimate:*

**SUMMARY OF ESTIMATED ANNUAL BURDEN**

[OMB No. 3064-0145]

Information collection description	Type of burden (obligation to respond)	Frequency of response	Number of respondents	Hours per response	Annual burden (hours)
<b>Implementation (One Time)</b>					
Develop Policies and Procedures for Response Program.	Recordkeeping (Required).	1 .....	10	24	240
<b>Ongoing</b>					
Notice Regarding Unauthorized Access to Customer Information.	Third Party Disclosure (Required).	On occasion ...	315	36	11,340
<b>Total Annual Burden (Hours)</b> .....	.....	.....	.....	.....	<b>11,580</b>

Source: FDIC.

*General Description of Collection:* The Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice describes the federal banking agencies' expectations regarding a response program, including customer notification procedures, that a financial institution should develop and apply

under the circumstances described in the Guidance to address unauthorized access to or use of customer information that could result in substantial harm or inconvenience to a customer. The Guidance advises financial institutions when and how they might: (1) Develop notices to customers; (2) in certain circumstances defined in the Guidance,

determine which customers should receive the notices; and (3) send the notices to customers.

There is no change in the methodology or substance of this information collection. The increase in total estimated annual burden from 11,340 hours in 2019 to 11,580 hours currently is due to economic factors as

reflected in the increase in estimated number of respondents.

2. *Title:* Furnisher Information Accuracy and Integrity (FACTA 312).  
*OMB Number:* 3064–0161.  
*Form Number:* None.

*Affected Public:* State nonmember banks.  
*Burden Estimate:*

SUMMARY OF ESTIMATED ANNUAL BURDEN  
 [OMB No. 3064–0161]

Information collection description	Type of burden (obligation to respond)	Number of responses	Number of respondents	Hours per response	Annual burden (hours)
Procedures to Enhance the Accuracy and Integrity of Information furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transaction Act. Distribution of Notices in Response to Direct Disputes.	Recordkeeping (Required).	1	3,140	40	125,600
	Third Party Disclosure (Required).	46	3,140	0.23	33,221
Total Annual Burden (Hours) .....					158,821

*General Description of Collection:* Sec. 312 of the Fair and Accurate Credit Transaction Act of 2003 (FACT Act) requires the FDIC to: Issue guidelines for furnishers regarding the accuracy and integrity of the information about consumers furnished to consumer reporting agencies; prescribe regulations requiring furnishers to establish reasonable policies/procedures to implement the guidelines; and issue

regulations identifying the circumstances where a furnisher must reinvestigate a dispute about the accuracy of information in a consumer report based on a direct request from a consumer.  
 There is no change in the method or substance of the collection. The overall increase in burden hours is the result of economic fluctuation. In particular, the number of respondents has increased

while the hours per response and frequency of responses have remained the same.  
 3. *Title:* Registration of Mortgage Loan Originators.  
*OMB Number:* 3064–0171.  
*Form Number:* None.  
*Affected Public:* FDIC Supervised Institutions and Employee Mortgage Loan Originators.  
*Burden Estimate:*

SUMMARY OF ESTIMATED ANNUAL BURDEN  
 [OMB No. 3064–0171]

Information collection description	Type of burden	Frequency of response	Estimated number of respondents	Estimated number of responses per respondent	Estimated time per response (hours)	Estimated annual burden (hours)
Financial Institution Policies and Procedures for Ensuring Employee-Mortgage Loan Originator Compliance With S.A.F.E. Act Requirements—New Entrant.	Recordkeeping ....	One-Time .....	7	1	20	140
Financial Institution Policies and Procedures for Ensuring Employee-Mortgage Loan Originator Compliance With S.A.F.E. Act Requirements—Ongoing.	Recordkeeping ....	Annual .....	3,091	1	1	3,091
Financial Institution Procedures to Track and Monitor Compliance with S.A.F.E. Act Compliance—New Entrant.	Recordkeeping ....	One-Time .....	7	1	60	420
Financial Institution Procedures to Track and Monitor Compliance with S.A.F.E. Act Compliance—Ongoing.	Recordkeeping ....	Annual .....	3,091	1	1	3,091
Financial Institution Procedures for the Collection and Maintenance of Employee Mortgage Loan Originator's Criminal History Background Reports—New Entrant.	Recordkeeping ....	One-Time .....	7	1	20	140
Financial Institution Procedures for the Collection and Maintenance of Employee Mortgage Loan Originator's Criminal History Background Reports—Ongoing.	Recordkeeping ....	Annual .....	3,091	1	1	3,091
Financial Institution Procedures for Public Disclosure of Mortgage Loan Originator's Unique Identifier—New Entrant.	Third Party Disclosure.	One-Time .....	7	1	25	175

SUMMARY OF ESTIMATED ANNUAL BURDEN—Continued  
[OMB No. 3064–0171]

Information collection description	Type of burden	Frequency of response	Estimated number of respondents	Estimated number of responses per respondent	Estimated time per response (hours)	Estimated annual burden (hours)
Financial Institution Procedures for Public Disclosure of Mortgage Loan Originator’s Unique Identifier—Ongoing.	Third Party Disclosure.	Annual .....	3,091	1	1	3,091
Financial Institution Information Reporting to Registry.	Reporting .....	On Occasion ..	3,098	1	1	3,098
Mortgage Loan Originator Initial Registration Reporting and Authorization Requirements.	Reporting .....	One-Time .....	5,257	1	.25	1,314
Mortgage Loan Originator Registration Updates Upon Change in Circumstances.	Reporting .....	On Occasion ..	40,015	1	.25	10,004
Financial Institution Procedures for the Collection of Employee Mortgage Loan Originator’s Fingerprints.	Recordkeeping ....	On Occasion ..	3,098	1	4	12,392
Mortgage Loan Originator Procedures for Disclosure to Consumers of Unique Identifier.	Third Party Disclosure.	On Occasion ..	45,272	1	1	45,272
Mortgage Loan Originator Annual Renewal Registration Reporting and Authorization Requirements.	Reporting .....	On Occasion ..	40,015	1	.25	10,004
<b>Total Annual Burden .....</b>	.....	.....	.....	.....	.....	<b>95,323</b>

*General Description of Collection:*  
This information collection implements the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requirement that employees of Federally-regulated institutions who engage in the business of a mortgage loan originator to register with the Nationwide Mortgage Licensing System and Registry and establishes national licensing and registration requirements. It also directs Federally-regulated institutions to have written policies and procedures in place to ensure that their employees who perform mortgage loan originations comply with the registration and other SAFE Act requirements.

There is no change in the method or substance of the collection. The overall decrease in burden hours is the result of economic fluctuation. In particular, the number of respondents and time per response have decreased while the 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 January 10, 2022.

**James P. Sheesley,**  
*Assistant Executive Secretary.*

[FR Doc. 2022–00574 Filed 1–12–22; 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 February 10, 2022.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *Georgia Banking Company, Inc., Atlanta, Georgia;* to merge with Peoples BankTrust, Inc., and thereby indirectly acquire its subsidiary, Peoples Bank & Trust, both of Buford, Georgia.