



REG M		NCUA					
Information Collection Activity	Reference	# Respondents	Annual Frequency	# Annual Responses	Response Time (minutes)	Response Time (hours)	Annual Burden Hours
Disclosures	1013.4			0		0.00	0
Advertising	1013.7			0		0.00	0
Other/Combined		40	100	4,000	45	0.75	3,000
<b>Total</b>		40		4,000			3,000
<b>Cost per hour</b>							\$35
<b>Total annual cost</b>							\$105,000

REG CC		NCUA					
Information Collection Activity	Reference	# Respondents	Annual Frequency	# Annual Responses	Response Time (minutes)	Response Time (hours)	Annual Burden Hours
Special availability policy disclosure (initial notice, upon request, upon change in policy)	229.16, 229.17 & 229.18(d)	2,969	160	475,040	1.00	0.02	7,917
Case-by-case hold notice	229.16(c)	2,969	810	2,404,890	3.00	0.05	120,245
Notice of exceptions	229.13(g)	2,969	280	831,320	3.00	0.05	41,566
Notice posted where consumers make deposits	229.18(b) & 229.18(c)	2,969	1	2,969	15.00	0.25	742
ATM changes in policy	229.18(e)	20	1	20	1,200.00	20.00	400
Annual notice of new ATMs	229.18(e)	2,969	1	2,969	300.00	5.00	14,845
Notice of nonpayment	229.33(a) & 229.33(d)	2,969	2,500	7,422,500	1	0.02	123,708
Response to consumer's recredit claim	229.54(e)	2,969	12	35,628	15	0.25	8,907
Expedited recredit for banks	229.55	2,969	5	14,845	15	0.25	3,711
Consumer awareness disclosure	229.57	2,969	200	593,800	1	0.02	9,897
Expedited recredit claim notice	229.54(b)(2)	2,969	8	23,752	15	0.25	5,938
<b>Total</b>		2,969		11,807,733			337,876
<b>Cost per hour</b>							\$35
<b>Total annual cost</b>							\$11,825,672

SUMMARY OF BURDEN	No. Respondents	No. Annual Responses	Total Annual Burden (hours)
<b>Federal Credit Union Burden</b>			
REG B	2,969	10,759,228	431,175
REG E	2,969	2,076,286	208,944
REG M	40	4,000	3,000
REG CC	2,969	11,807,733	337,876
<b>Total</b>		24,647,247	980,995
<b>Consumer Burden</b>			
REG E	24,700,000	24,700,000	2,058,333
<b>TOTAL</b>		49,347,247	3,039,328