

law. The CFPB estimates that these adjustments in fee schedules will result in millions of dollars in savings on an annual basis for customers seeking basic account information from these entities.

3. Supervisory Developments

3.1 Recent CFPB Supervisory Developments

Set forth below are select supervision program developments including circulars and rules that have been issued since the last regular edition of *Supervisory Highlights*.

3.1.1 CFPB Creates Registry To Detect Corporate Repeat Offenders

On June 3, 2024, the CFPB finalized a rule to establish a registry to detect and deter corporate offenders that have broken consumer laws and are subject to Federal, State, or local government or court orders.²⁹ The registry will also help the CFPB to identify repeat offenders and recidivism trends.

3.1.2 CFPB Issues Interpretive Rule Regarding Buy Now, Pay Later

On May 22, 2024, the CFPB issued an interpretive rule that confirms that Buy Now, Pay Later lenders are credit card issuers.³⁰ Accordingly, Buy Now, Pay Later lenders must provide consumers some key legal protections and rights that apply to conventional credit cards. These include a right to dispute charges and demand a refund from the lender after returning a product purchased with a Buy Now, Pay Later loan.

3.1.3 CFPB Issues Rule on Procedures for Supervisory Designation Proceedings

On April 23, 2024, the CFPB updated its procedures for designating nonbank covered persons for supervision to conform to a recent organizational change and to further ensure that proceedings are fair, effective, and efficient for all parties.³¹

3.1.4 Consumer Financial Protection Circular 2024-02 on Remittance Transfers

On March 27, 2024, the CFPB issued a circular regarding deceptive marketing practices about the speed or cost of sending a remittance transfer.³² The

circular states that remittance transfer providers may be liable under the CFPA for deceptive marketing about the speed or cost of sending a remittance transfer. Providers may be liable under the CFPA for deceptive marketing practices regardless of whether the provider follows the disclosure requirements of the Remittance Rule. For example, among other things, it may be deceptive to: market remittance transfers as being delivered within a certain time frame when transfers actually take longer to be made available to recipients; marketing remittance transfers as “no fee” when in fact the provider charges fees; market promotional fees or promotional exchange rates for remittance transfers without sufficiently clarifying when an offer is temporary or limited; market remittance transfers as “free” if they are not in fact free.

4. Remedial Actions

4.1 Public Enforcement Actions

The CFPB’s supervisory activities resulted in and supported the below enforcement actions.

4.1.1 Pennsylvania Higher Education Assistance Agency

On May 31, 2024, the CFPB sued student loan servicer Pennsylvania Higher Education Assistance Agency (PHEAA), which does business as American Education Services, for illegally collecting on student loans that have been discharged in bankruptcy and sending false information about consumers to credit reporting companies.³³ The CFPB’s lawsuit asks the court to order PHEAA to stop its illegal conduct, provide redress to borrowers it has harmed, and pay a civil penalty.

4.1.2 Chime, Inc. d/b/a Sendwave

On October 17, 2023, the CFPB issued an order against Chime, Inc., doing business as Sendwave, a nonbank remittance transfer provider. Sendwave offers and provides consumers international money transfer services, known as remittance transfers, in 50 States and the District of Columbia through its mobile application, the Sendwave App.³⁴ The app enables users to send money to recipients in several countries primarily in Africa and Asia. The CFPB found that Sendwave violated the CFPA’s prohibition on deceptive acts and practices by misrepresenting to

consumers the speed and cost of its remittance transfers. The CFPB also found that Sendwave violated the Electronic Fund Transfer Act (EFTA) and its implementing Regulation E, including subpart B, known as the Remittance Transfer Rule, by: (1) wrongly requiring customers to waive their rights; (2) failing to provide required disclosures, including the date of fund availability and exchange rate; (3) failing to provide timely disclosures; and (4) failing to investigate errors properly and maintain required policies and procedures for error resolution. The violations of EFTA and Regulation E also constitute violations of the CFPA. The order requires Sendwave to provide approximately \$1.5 million in redress to consumers and to pay a \$1.5 million civil money penalty. Sendwave must also take measures to ensure future compliance.

Rohit Chopra,

Director, Consumer Financial Protection Bureau.

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BILLING CODE 4810-AM-P

DEPARTMENT OF ENERGY

Energy Information Administration

Agency Information Collection Proposed Extension

AGENCY: Energy Information Administration (EIA), Department of Energy (DOE).

ACTION: Notice and request for comments.

SUMMARY: DOE invites public comment on the proposed three-year extension, with changes, to the Form NWPA-830G Appendix G—Standard Remittance Advice for Payment of Fees, including Annex A to Appendix G, as required by the Paperwork Reduction Act of 1995. Form NWPA-830G is part of the Standard Contract for Disposal of Spent Nuclear Fuel and/or High-Level Radioactive Waste. Generators and owners of spent nuclear fuel and high-level radioactive waste of domestic origin paid fees into the Nuclear Waste Fund based on net electricity generated and sold as defined in the Standard Contract.

DATES: DOE must receive all comments on this proposed information collection no later than September 17, 2024. If you anticipate any difficulties in submitting your comments by the deadline, contact the person listed in the **ADDRESSES** section of this notice as soon as possible.

²⁹The final rule is available at [cfpb_nonbank-registration-orders_final-rule.pdf](https://www.consumerfinance.gov/registration-orders_final-rule.pdf) (consumerfinance.gov).

³⁰The interpretive rule is available at [cfpb_bnp1-interpretive-rule_2024-05.pdf](https://www.consumerfinance.gov/interpretive-rule_2024-05.pdf) (consumerfinance.gov).

³¹The final rule is available at <https://www.federalregister.gov/documents/2024/04/23/2024-08430/procedures-for-supervisory-designation-proceedings>.

³²The circular is available at <https://www.consumerfinance.gov/compliance/circulars/consumer-financial-protection-circular-2024-02/>.

³³The complaint is available at <https://www.consumerfinance.gov/enforcement/actions/pennsylvania-higher-education-assistance-agency-pheaa-dba-american-education-services-or-aes/>.

³⁴The consent order is available at [cfpb-0012-chime-inc-dba-sendwave-consent-order_2023-10.pdf](https://www.consumerfinance.gov/consent-order_2023-10.pdf) (consumerfinance.gov).

ADDRESSES: Submit comments electronically to Guang Wei, Office of Standard Contract Management, at standardcontracts@hq.doe.gov.

FOR FURTHER INFORMATION CONTACT: If you need additional information, contact Guang Wei, Office of Standard Contract Management, U.S. Department of Energy, telephone (240) 388-5685, or by email at standardcontracts@hq.doe.gov. The forms and instructions are available on DOE's website at <https://www.energy.gov/gc/office-standard-contract-management> and at EIA's website at www.eia.gov/survey/.

SUPPLEMENTARY INFORMATION: This information collection request contains:

- (1) OMB No.: 1901-0260;
- (2) *Information Collection Request Title:* Form NWPA-830G, *Standard Contract for Disposal of Spent Nuclear Fuel and/or High-Level Radioactive Waste, Appendix G*;
- (3) *Type of Request:* Three-year extension with changes;
- (4) *Purpose:* The Form NWPA-830G survey included in the *Standard Contract for Disposal of Spent Nuclear Fuel and/or High-Level Radioactive Waste, Appendix G*, collect information on energy resource reserves, production, demand, technology, and related economic and statistical information.

The Federal Energy Administration Act of 1974 (15 U.S.C. 761 *et seq.*) and the DOE Organization Act (42 U.S.C. 7101 *et seq.*) require EIA to carry out a centralized, comprehensive, and unified energy information program. This program collects, evaluates, assembles, analyzes, and disseminates information on energy resource reserves, production, demand, technology, and related economic and statistical information. This information is used to assess the adequacy of energy resources to meet near and longer-term domestic demands.

As part of its effort to comply with the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), EIA provides the general public and other federal agencies with opportunities to comment on collections of energy information conducted by or in conjunction with EIA. Also, EIA will later seek approval for this collection by OMB under Section 3507(a) of the Paperwork Reduction Act of 1995.

The Nuclear Waste Policy Act of 1982 (42 U.S.C. 10101 *et seq.*) required that DOE enter into Standard Contracts with all generators or owners of spent nuclear fuel and high-level radioactive waste of domestic origin. Form NWPA-830G *Appendix G—Standard Remittance Advice for Payment of Fees*, including Annex A to Appendix G, is an

Appendix to this Standard Contract. Appendix G and Annex A to Appendix G are commonly referred to as Remittance Advice (RA) forms. RA forms must be submitted quarterly by generators and owners of spent nuclear fuel and high-level radioactive waste of domestic origin who signed the Standard Contract. Appendix G is designed to serve as the source document for entries into DOE accounting records to transmit data to DOE concerning payment of fees into the Nuclear Waste Fund for spent nuclear fuel and high-level waste disposal. Annex A to Appendix G is used to provide data on the amount of net electricity generated and sold, upon which these fees are based.

Please refer to the proposed forms and instructions for more information about the purpose, who must report, when to report, where to submit, the elements to be reported, detailed instructions, provisions for confidentiality, and uses (including possible non-statistical uses) of the information. For instructions on obtaining materials, see the **FOR FURTHER INFORMATION CONTACT** section;

(4a) *Proposed Changes to Information Collection:* The reduction of 20 annual burden hours for Form NWPA-830G results from the reduction of the number of total respondents representing reactors that decreased from 95 to 94. One reactor permanently shut down since the last clearance cycle and no longer is required to pay fees into the Nuclear Waste Fund nor respond to this survey. The number of respondents includes one new reactor in Georgia, VOGTLE 4, which is planned to be operational within 2024.

(5) *Annual Estimated Number of Respondents:* 94;

(6) *Annual Estimated Number of Total Responses:* 376;

(7) *Annual Estimated Number of Burden Hours:* 1,880;

(8) *Annual Estimated Reporting and Recordkeeping Cost Burden:* \$171,381 (1,880 estimated number of burden hours times \$91.16 per hour current average loaded wage rate). EIA estimates that respondents will have no additional costs associated with the surveys other than the burden hours and the maintenance of the information during the normal course of business.

Comments are invited on whether or not: (a) The proposed collection of information is necessary for the proper performance of agency functions, including whether the information will have a practical utility; (b) DOE's estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used, is accurate; (c) DOE

can improve the quality, utility, and clarity of the information it will collect; and (d) DOE can minimize the burden of the collection of information on respondents, such as automated collection techniques or other forms of information technology.

Statutory Authority: Section 13(b) of the Federal Energy Administration Act of 1974, Public Law 93-275, codified as (15 U.S.C. 772(b) *et seq.*); the DOE Organization Act of 1977, Public Law 95-91, codified as (42 U.S.C. 7101 *et seq.*); and Nuclear Waste Policy Act of 1982 (42 U.S.C. 10101 *et seq.*)

Signed in Washington, DC, on July 15, 2024.

Samson A. Adeshiyan,

Director, Office of Statistical Methods and Research, U.S. Energy Information Administration.

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ENVIRONMENTAL PROTECTION AGENCY

[FRL 12104-01-OA]

Farm, Ranch, and Rural Communities Advisory Committee (FRRCC) and Animal Agriculture and Water Quality Subcommittee (AAWQ); Notice of Public Meetings

AGENCY: Environmental Protection Agency (EPA).

ACTION: Notice of meetings.

SUMMARY: Pursuant to the Federal Advisory Committee Act (FACA), notice is hereby given that the next meeting of the Farm, Ranch, and Rural Communities Advisory Committee (FRRCC) will be held in a hybrid setting on Aug 5-6, 2024, at the Lancaster Marriott in Lancaster, PA. The FRRCC provides independent policy advice, information, and recommendations to the Administrator on a range of environmental issues and policies that are of importance to agriculture and rural communities. Pursuant to the Federal Advisory Committee Act (FACA), notice is hereby given that the next meeting of the Animal Agriculture and Water Quality Subcommittee, subcommittee of the Farm, Ranch, and Rural Communities Advisory Committee (FRRCC) will be held in a hybrid setting on Aug 8-9, 2024, at the Lancaster Marriott in Lancaster, PA. The goal of the AAWQ subcommittee is to provide recommendations that will inform the Agency's decisions regarding how to improve the implementation of the Clean Water Act (CWA) National Pollutant Discharge Elimination System