

**DEPARTMENT OF THE TREASURY****Open Meeting of the Financial Literacy and Education Commission****AGENCY:** Departmental Offices, Treasury.**ACTION:** Notice of open meeting.

**SUMMARY:** This notice announces a meeting of the Financial Literacy and Education Commission, established by the Financial Literacy and Education Improvement Act (Title V of the Fair and Accurate Credit Transactions Act of 2003).

**DATES:** The seventh meeting of the Financial Literacy and Education Commission will be held on Tuesday, January 31, 2006, beginning at 8:30 a.m.

**ADDRESSES:** The Financial Literacy and Education Commission meeting will be held in the Cash Room at the Department of the Treasury, located at 1500 Pennsylvania Ave., Washington, DC. To be admitted to the Treasury building, an attendee must RSVP by providing his or her name, organization, phone number, date of birth, Social Security number and country of citizenship to the Department of the Treasury by e-mail at: [FLECrsvp@do.treas.gov](mailto:FLECrsvp@do.treas.gov), or by telephone at: (202) 622-1783 (not a toll-free number) not later than 5 p.m. on Wednesday, January 18, 2006.

**FOR FURTHER INFORMATION CONTACT:** For additional information, contact Tom Kurek by e-mail at: [thomas.kurek@do.treas.gov](mailto:thomas.kurek@do.treas.gov) or by telephone at (202) 622-5770 (not a toll free number). Additional information regarding the Financial Literacy and Education Commission and the Department of the Treasury's Office of Financial Education may be obtained through the Office of Financial Education's Web site at: <http://www.treas.gov/financialeducation>.

**SUPPLEMENTARY INFORMATION:** The Financial Literacy and Education Improvement Act, which is Title V of the Fair and Accurate Credit Transactions Act of 2003 (the "FACT Act") (Pub. L. 108-159), established the Financial Literacy and Education Commission (the "Commission") to improve financial literacy and education of persons in the United States. The Commission is composed of the Secretary of the Treasury and the head of the Office of the Comptroller of the Currency; the Office of Thrift Supervision; the Federal Reserve; the Federal Deposit Insurance Corporation; the National Credit Union Administration; the Securities and Exchange Commission; the Departments of Education, Agriculture, Defense,

Health and Human Services, Housing and Urban Development, Labor, and Veterans Affairs; the Federal Trade Commission; the General Services Administration; the Small Business Administration; the Social Security Administration; the Commodity Futures Trading Commission; and the Office of Personnel Management. The Commission is required to hold meetings that are open to the public every four months, with its first meeting occurring within 60 days of the enactment of the FACT Act. The FACT Act was enacted on December 4, 2003.

The seventh meeting of the Commission, which will be open to the public, will be held in the Cash Room at the Department of the Treasury, located at 1500 Pennsylvania Ave., Washington, DC. The room will accommodate 80 members of the public. Seating is available on a first-come basis. Participation in the discussion at the meeting will be limited to Commission members, their staffs, and special guest presenters.

Dated: December 5, 2005.

**Dan Iannicola, Jr.,**

*Deputy Assistant Secretary for Financial Education.*

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**BILLING CODE 4811-37-P**

**DEPARTMENT OF THE TREASURY****Office of the Comptroller of the Currency****Agency Information Collection Activities: Submission for OMB Review; Comment Request**

**AGENCY:** Office of the Comptroller of the Currency (OCC), Treasury.

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

**SUMMARY:** The OCC, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on a continuing information collection, as required by the Paperwork Reduction Act of 1995. An agency may not conduct or sponsor, and a respondent is not requested to respond to, and information collection unless the information collection displays a currently valid OMB control number. The OCC is soliciting comment on an information collection titled "Bank Secrecy Act/Money Laundering Risk Assessment." The OCC also gives notice that it has sent the information collection to OMB for review and approval.

**DATES:** Written comments should be submitted by January 9, 2006.

**ADDRESSES:** You should direct your comments to:

Communications Division, Office of the Comptroller of the Currency, Public Information Room, Mailstop 1-5, Attention: 1557-0231, 250 E Street, SW., Washington, DC 20219. In addition, comments may be sent by fax to (202) 874-4448, or by electronic mail to [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov). You can inspect and photocopy the comments at the OCC's Public Information Room, 250 E Street, SW., Washington, DC 20219. You can make an appointment to inspect the comments by calling (202) 874-5043.

Additionally, you should send a copy of your comments to OCC Desk Officer, 1557-0231, by mail to U.S. Office of Management and Budget, 725, 17th Street, NW., #10235, Washington, DC 20503, or by fax to (202) 395-6974.

**FOR FURTHER INFORMATION CONTACT:** You can request additional information or a copy of the collection from Mary Gottlieb, OCC Clearance Officer, or Camille Dixon, (202) 874-5090, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

**SUPPLEMENTARY INFORMATION:** The OCC is proposing to extend OMB approval, without change, of the following information collection:

*Title:* Bank Secrecy Act/Anti-Money Laundering Risk Assessment.

*OMB Number:* 1557-0231.

*Form Number:* N/A.

*Abstract:* The Risk Assessment will enhance the ability of examiners and bank management to identify and evaluate any Bank Secrecy Act/Anti-Money Laundering risks associated with the banks' products, services, customers, and locations. As new products and services are introduced, existing products and services change, and the banks expand through mergers and acquisitions, management's evaluation of money laundering and terrorist financing risks must evolve as well. Absent appropriate controls, such as this risk assessment, these lines of business, products, or entities could elevate Bank Secrecy Act/Anti-Money Laundering risks.

*Type of Review:* Extension of approval for three years.

*Affected Public:* Businesses or other for-profit.

*Number of Respondents:* 2,042.

*Total Annual Responses:* 2,042.

*Frequency of Response:* Annually.

*Total Annual Burden Hours:* 21,364.

Comments are invited on: (a) Whether the collection of information is