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Final Approval Under OMB Delegated Authority of the Extension for Three Years, With Minor Revision, of the Following Reports

1. *Report title:* Survey of Terms of Lending.

Agency form number: FR 2028A, FR 2028B, and FR 2028S.

OMB control number: 7100-0061.

Frequency: Quarterly.

Reporters: Commercial banks; and U.S. branches and agencies of foreign banks (FR 2028A and FR 2028S only).

Annual reporting hours: 7,317 hours.

Estimated average hours per response: FR 2028A, 3.7 hours; FR 2028B, 1.2 hours; and FR 2028S, 0.1 hours.

Number of respondents: FR 2028A, 398; FR 2028B, 250; and FR 2028S, 567.

General description of report: This information collection is voluntary (12 U.S.C. 248(a)(2)) and is given confidential treatment (5 U.S.C. 552(b)(4)).

Abstract: The Survey of Terms of Lending provides unique information concerning both price and certain nonprice terms of loans made to businesses and farmers during the first full business week of the mid-month of each quarter (February, May, August, and November). The survey comprises three reporting forms: the FR 2028A, Survey of Terms of Business Lending; the FR 2028B, Survey of Terms of Bank Lending to Farmers; and the FR 2028S, Prime Rate Supplement to the Survey of Terms of Lending. The FR 2028A and B collect detailed data on individual loans made during the survey week, and the FR 2028S collects the prime interest rate for each day of the survey from both FR 2028A and FR 2028B respondents. From these sample data, estimates of the terms of business loans and farm loans extended during the reporting week are constructed. The estimates for business loans are published in the quarterly E.2 release, Survey of Terms of Business Lending, while estimates for farm loans are published in the quarterly E.15 release, Agricultural Finance Databook.

Current Actions: On September 29, 2005, the Federal Reserve published a notice soliciting comments on proposed revisions to the Survey of Terms of Lending (70 FR 56897). The comment period ended on November 28, 2005. The notice described the Federal Reserve's proposal to revise the FR 2028A and FR 2028B by increasing to \$3,000 the minimum size of loans reported. No changes were proposed to the FR 2028S. The Federal Reserve did not receive any comments on the proposed revisions. The revisions will

be effective for the May 2006 survey week.

2. *Report title:* Report of Terms of Credit Card Plans.

Agency form number: FR 2572.

OMB control number: 7100-0239.

Frequency: Semi-annual.

Reporters: Commercial banks, savings banks, industrial banks, and savings and loans associations.

Annual reporting hours: 75 hours.

Estimated average hours per response: 0.25 hours.

Number of respondents: 150.

General description of report: This information collection is voluntary (15 U.S.C. § 1646(b)) and is not given confidential treatment.

Abstract: This report collects data on credit card pricing and availability from a sample of at least 150 financial institutions that offer credit cards to the general public. The information is reported to the Congress and made available to the public in order to promote competition within the industry.

Current Actions: On September 29, 2005, the Federal Reserve published a notice soliciting comments on the proposed revisions to the Report of Terms of Credit Card Plans (70 FR 56897). The comment period ended on November 28, 2005. The Federal Reserve did not receive any comments. The changes will be implemented as proposed. The Federal Reserve will clarify the FR 2572 reporting form and instructions with regard to items 56 through 58, in which the fee amounts for cash advances, late payments, and exceeding the credit limit are reported. Clarification is needed to ensure that only one of two mutually exclusive responses is reported. Responses must diverge according to whether the particular fee is uniform or variable over the card plan's geographic area of availability.

Discontinuation of the Following Report

Report title: Monthly Survey of Industrial Electricity Use.

Agency form number: FR 2009.

OMB control number: 7100-0057.

Frequency: Monthly.

Reporters: FR 2009a/c, Electric utility companies; and FR 2009b, cogenerators.

Annual reporting hours: FR 2009a/c, 1,920 hours; and FR 2009b, 900 hours.

Estimated average hours per response: FR 2009a/c, 1 hour; and FR 2009b, 30 minutes. *Number of respondents:* FR 2009a/c, 160; and FR 2009b, 150.

General description of report: This information collection is voluntary (12 U.S.C. 225a, 263, 353 *et seq.*, and 461) and is given confidential treatment (5 U.S.C. 552(b)(4)).

Abstract: This voluntary survey collected information on the volume of electric power delivered during the month to classes of industrial customers. There were three versions of the survey: the FR 2009a and FR 2009c collected information from electric utilities, the FR 2009a in Standard Industrial Codes and the FR 2009c in North American Industry Classification System codes. The FR 2009b collected information from manufacturing and mining facilities that generate electric power for their own use. The electric power data were used in deriving the Federal Reserve's monthly index of industrial production as well as for calculating the monthly estimates of electric power used by industry.

Current Actions: On September 29, 2005, the Federal Reserve published a notice soliciting comments on the proposed revisions to the Monthly Survey of Industrial Electricity Use (70 FR 56897). The comment period ended on November 28, 2005. The Federal Reserve did not receive any comments. This information collection has been discontinued. The reliability of the FR 2009 data has decreased in recent years due to industry consolidation that resulted from the deregulation of the electricity markets. Since 1997 the panel size has decreased by about 30 percent and the coverage of the panel in terms of the amount of electric power used by industry has also fallen about 30 percent. Consequently, the electric power data have become unacceptably volatile and have required a significant increase in resources to continue the use of these data in the construction of industrial production.

Board of Governors of the Federal Reserve System, December 7, 2005.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. E5-7207 Filed 12-9-05; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices

also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than December 27, 2005.

A. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Lynda L. Cameron 2005 Family Trust*, Oklahoma City, Oklahoma; to become a member of a group acting in concert to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, N.A., both in Oklahoma City, Oklahoma.

Board of Governors of the Federal Reserve System, December 7, 2005.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. E5-7202 Filed 12-12-05; 8:45 am]

BILLING CODE 6210-01-S

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 applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 6, 2006.

A. Federal Reserve Bank of New York (Jay Bernstein, Bank Supervision Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *Rabobank Nederland B.V. and Rabobank International Holdings B.V.*, both of Utrecht, the Netherlands, and their direct and indirect subsidiaries Utrecht-America Holdings, New York, New York and VIB Corporation, El Centro, California; to acquire 100 percent of the voting shares of Central Coast Bancorp, and thereby indirectly acquire voting shares of Community Bank of Central California, Salinas, California.

B. Federal Reserve Bank of Minneapolis (Jacqueline G. King, Community Affairs Officer) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Fishback Financial Corporation*, Brookings, South Dakota; to acquire 100 percent of the voting shares of FMB Bankshares, Inc., Sioux Falls, South Dakota, and thereby indirectly acquire voting shares of First American Bank & Trust, National Association, Sioux Falls, South Dakota.

C. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Bank of Choice Holding Company*, Greeley, Colorado; to acquire 100 percent of the voting shares of The First National Bank of Arvada, Arvada, Colorado.

Board of Governors of the Federal Reserve System, December 7, 2005.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. E5-7201 Filed 12-9-05; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

AGENCY: Federal Trade Commission ("FTC" or "Commission").

ACTION: Notice.

SUMMARY: The information collection requirements described below will be submitted to the Office of Management and Budget ("OMB") for review, as required by the Paperwork Reduction

Act ("PRA") (44 U.S.C. 3501-3520). The FTC is seeking public comments on its proposal to extend through November 30, 2008, the current PRA clearance for information collection requirements contained in its regulations under the Fair Packaging and Labeling Act, 15 U.S.C. 1451-1461 ("FPLA"). On October 14, 2005, the OMB granted the FTC's request for a short-term extension of this clearance to December 30, 2005.

DATES: Comments must be filed by January 11, 2006.

ADDRESSES: Interested parties are invited to submit written comments. Comments should refer to "FPLA Regulations: FTC File No. P868423" to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text and on the envelope and should be mailed or delivered, with two complete copies, to the following address: Federal Trade Commission, Room H 135 (Annex J), 600 Pennsylvania Ave., NW., Washington, DC 20580. Because paper mail in the Washington area and at the Commission is subject to delay, please consider submitting your comments in electronic form, (in ASCII format, WordPerfect, or Microsoft Word) as part of or as an attachment to e-mail messages directed to the following e-mail box: paperworkcomment@ftc.gov. However, if the comment contains any material for which confidential treatment is requested, it must be filed in paper form, and the first page of the document must be clearly labeled "Confidential."¹

All comments should additionally be submitted to: Office of Management and Budget, Attention: Desk Officer for the Federal Trade Commission. Comments should be submitted via facsimile to (202) 395-6974 because U.S. Postal Mail is subject to lengthy delays due to heightened security precautions.

The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments will be considered by the Commission and will be available to the public on the FTC Web site, to the extent practicable, at <http://www.ftc.gov>. As a matter of discretion, the FTC makes every effort to remove home contact

¹ Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).