Dated at Washington, DC, this 13th day of October, 2006.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. E6–17388 Filed 10–18–06; 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 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 website at *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 November 13, 2006.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) P.O. Box 55882, Boston, Massachusetts 02106-2204:

1. Higher One Inc., New Haven, Connecticut; to become a bank holding company by acquiring 100 percent of the voting shares of Higher One Bank, New Haven, Connecticut (in formation).

In connection with this application, Applicant also has applied to engage in data processing activities, pursuant to section 225.28(b)(14)(i) of Regulation Y.

B. Federal Reserve Bank of Richmond (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. Palmetto State Bankshares, Inc., Hampton, South Carolina; to acquire 100 percent of the voting shares of The Exchange Bankshares, Inc., Estill, South Carolina, and thereby indirectly acquire The Exchange Bank, Estill, South Carolina.

In connection with this application, Applicant also has applied to acquire 100 percent of the voting shares of Carolina Commercial Bank, Allendale, South Carolina.

C. Federal Reserve Bank of Atlanta (Andre Anderson, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. Atlantic Southern Financial Group, Inc., Macon, Georgia; to merge with Sapelo Bancshares, Inc., Darien, Georgia, and thereby indirectly acquire Sapelo National Bank, Darien, Georgia.

2. Embassy Bancshares, Inc., Snellville, Georgia; to become a bank holding company by acquiring 100 percent of the voting shares of Embassy National Bank, Lawrenceville, Georgia (in organization).

Board of Governors of the Federal Reserve System, October 13, 2006.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E6–17372 Filed 10–18–06; 8:45 am]

BILLING CODE 6210–01–S

FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. Additional information on all bank holding companies may be obtained from the National Information Center website at *www.ffiec.gov/nic/*.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 13, 2006.

A. Federal Reserve Bank of Chicago (Patrick M. Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. First Internet Bancorp, Indianapolis, Indiana; to acquire Landmark Financial Corporation, Indianapolis, Indiana, and thereby indirectly acquire Landmark Savings Bank, Indianapolis, Indiana, and Landmark Mortgage Company, Indianapolis, Indiana, and thereby engage in the operation of a savings association and lending activities, pursuant to sections 225.28(b)(1) and (b)(4)(ii) of Regulation Y.

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

1. Peoples, Inc., Colorado Springs, Colorado; to engage indirectly *de novo* through its acquisition of 60 percent of the voting shares of Oread Mortgage, L.L.C., Lawrence, Kansas, in mortgage lending activities, pursuant to section 225.28(b)(1) of Regulation Y. Comments regarding this application must be received by November 2, 2006.

Board of Governors of the Federal Reserve System, October 13, 2006.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E6–17371 Filed 10–18–06; 8:45 am]

BILLING CODE 6210–01–S

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Reinstatement of Existing Collection; Comment Request

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: The Federal Trade Commission (''FTC'' or ''Commission'') intends to conduct a pilot study in connection with Section 319 of the Fair and Accurate Credit Transactions Act of 2003, Pub. L. 108–159 (2003). This study is a follow-up to the Commission's previous pilot study conducted from October 2005 through June 2006. Before gathering this information, the FTC is seeking public