

report allows IXCs to determine which dial-around calls are made from payphones. The data which must be maintained for at least 18 months after the close of a compensation period, will facilitate verification of disputed ANIs.

Federal Communications Commission.

**Marlene H. Dortch,**  
Secretary.

[FR Doc. E6-17511 Filed 10-18-06; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL COMMUNICATIONS COMMISSION

[WC Docket No. 05-68; DA 06-1948]

### Pleading Cycle Established for Petitions for Reconsideration and/or for Clarification of the Prepaid Calling Card Order

**AGENCY:** Federal Communications Commission.

**ACTION:** Notice.

**SUMMARY:** On September 28, 2006 the Commission released a Public Notice seeking comment on Arizona Dialtone Inc.'s petition for declaratory ruling and IDT Telecom, Inc.'s petition for clarification or, in the alternative, for reconsideration of the Commission's *Prepaid Calling Card Order*.

**DATES:** Interested parties may file comments on or before October 12, 2006 and reply comments on or before October 23, 2006.

**ADDRESSES:** Comments should be mailed to the Commission's Secretary through the Commission's contractor, Natek, Inc., at 236 Massachusetts Avenue, NE., Suite 110, Washington, DC 20002.

**FOR FURTHER INFORMATION CONTACT:** Lynne Hewitt Engledow, Wireline Competition Bureau, Pricing Policy Division, (202) 418-1520.

**SUPPLEMENTARY INFORMATION:** On August 31, 2006, Arizona Dialtone Inc. filed a petition for reconsideration of the Commission's *Prepaid Calling Card Order*. On September 1, 2006, IDT Telecom, Inc. filed a petition for clarification or, in the alternative, for reconsideration of the *Prepaid Calling Card Order*. On September 28, 2006 the Commission released a Public Notice establishing a pleading cycle for comments and reply comments on the two petitions. Interested parties may file comments on or before October 12, 2006 and reply comments on or before October 23, 2006.

Parties filing comments on these petitions must file an original and four copies of each filing. The filings should

reference *WC Docket No. 05-68*. Filings can be sent by hand or messenger delivery, by commercial overnight courier, or by first-class or overnight U.S. Postal Service mail (although we continue to experience delays in receiving U.S. Postal Service mail). The Commission's contractor, Natek, Inc., will receive hand-delivered or messenger-delivered paper filings for the Commission's Secretary at 236 Massachusetts Avenue, NE., Suite 110, Washington, DC 20002.

The filing hours at this location are 8 a.m. to 7 p.m.

All hand deliveries must be held together with rubber bands or fasteners.

Any envelopes must be disposed of before entering the building.

Commercial overnight mail (other than U.S. Postal Service Express Mail and Priority Mail) must be sent to 9300 East Hampton Drive, Capitol Heights, MD 20743.

U.S. Postal Service first-class mail, Express Mail, and Priority Mail should be addressed to 445 12th Street, SW., Washington, DC 20554.

All filings must be addressed to the Commission's Secretary, Marlene H. Dortch, Office of the Secretary, Federal Communications Commission, Room TW-A325, 445 12th Street, SW., Washington, DC 20554. Parties should also send a copy of their filings to Lynne Hewitt Engledow, Pricing Policy Division, Wireline Competition Bureau, Federal Communications Commission, Room 5-A361, 445 12th Street, SW., Washington, DC 20554, or by e-mail to [lynne.engledow@fcc.gov](mailto:lynne.engledow@fcc.gov). Parties shall also serve one copy with the Commission's copy contractor, Best Copy and Printing, Inc. (BCPI), Portals II, 445 12th Street, SW., Room CY-B402, Washington, DC 20554, (202) 488-5300, or via e-mail to [fcc@bcpiweb.com](mailto:fcc@bcpiweb.com).

**Authority:** 47 U.S.C. 152, 154, 155, 303; 47 CFR 0.291, 1.749.

Federal Communications Commission.

**Thomas J. Navin,**  
Chief, Wireline Competition Bureau.

[FR Doc. E6-17513 Filed 10-18-06; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL COMMUNICATIONS COMMISSION

### Technological Advisory Council

**AGENCY:** Federal Communications Commission.

**ACTION:** Notice of public meeting.

**SUMMARY:** In accordance with the Federal Advisory Committee Act, this

notice advises interested persons of the final meeting of the Technological Advisory Council ("Council") under its charter renewed as of November 19, 2004.

**DATES:** October 25, 2006 at 10 a.m. to 3 p.m.

**ADDRESSES:** Federal Communications Commission, 445 12th Street, SW., Commission Meeting Room (TW-C305), Washington, DC.

**FOR FURTHER INFORMATION CONTACT:** Jeffery Goldthorp, (202) 418-1096 (voice), (202) 418-2989 (TTY), or e-mail: [Jeffery.Goldthorp@fcc.gov](mailto:Jeffery.Goldthorp@fcc.gov).

**SUPPLEMENTARY INFORMATION:** Increasing innovation and rapid advances in technology have accelerated changes in the ways that telecommunications services are provided to, and accessed by, users of communications services. The Federal Communications Commission must remain abreast of new developments in technologies and related communications to fulfill its responsibilities under the Communications Act. At this fifth and last meeting under the Council's new charter, the agenda topic will be: Broadband Access Technologies and Services.

The Federal Communications Commission will attempt to accommodate as many persons as possible. Admittance, however, will be limited to the seating available. Unless so requested by the Council's Chair, there will be no public oral participation, but the public may submit written comments to Jeffery Goldthorp, the Federal Communications Commission's Designated Federal Officer for the Technological Advisory Council, before the meeting. Mr. Goldthorp's e-mail address is [Jeffery.Goldthorp@fcc.gov](mailto:Jeffery.Goldthorp@fcc.gov). Mail delivery address is: Federal Communications Commission, 445 12th Street, SW., Room 7-A325, Washington, DC 20554.

Federal Communications Commission.

**Marlene H. Dortch,**  
Secretary.

[FR Doc. E6-17510 Filed 10-18-06; 8:45 am]

**BILLING CODE 6712-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### No FEAR Act Notice

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice.

**SUMMARY:** FDIC is publishing notice to inform its employees, former

employees, and applicants for employment about their rights and remedies under the Antidiscrimination Laws and Whistleblower Protection Laws applicable to them. Pursuant to Title II of the Notification and Federal Employee Antidiscrimination and Retaliation Act, the Office of Personnel Management promulgated a final rule in 5 CFR part 724 (71 FR 41095 (July 20, 2006)), requiring Federal agencies to provide such notice.

**DATES:** Effective immediately.

**FOR FURTHER INFORMATION CONTACT:** Vincent L. Johnson, Deputy Director, Office of Diversity and Economic Opportunity, Federal Deposit Insurance Corporation, (703) 562-6092.

### I. Background

On May 15, 2002, Congress enacted the "Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002," which is now known as the No FEAR Act. One purpose of the Act is to "require that Federal agencies be accountable for violations of antidiscrimination and whistleblower protection laws" (Pub. L. 107-174, Summary). In support of this purpose, Congress found that "agencies cannot be run effectively if those agencies practice or tolerate discrimination" (Pub. L. 107-174, Title I, General Provisions, section 101(1)).

The Act also requires this agency to provide this notice to Federal employees, former Federal employees and applicants for Federal employment to inform you of the rights and protections available to you under Federal antidiscrimination and whistleblower protection laws.

### II. Antidiscrimination Laws

A Federal agency, including the FDIC, cannot discriminate against an employee or an applicant for employment with respect to the terms, conditions, or privileges of employment on the basis of race, color, religion, sex, national origin, age, disability, marital status or political affiliation. Discrimination on these bases is prohibited by one or more of the following statutes: 5 U.S.C. 2302(b)(1), 29 U.S.C. 206(d), 29 U.S.C. 631, 29 U.S.C. 633a, 29 U.S.C. 791, and 42 U.S.C. 2000e-16.

If you believe you have been the victim of unlawful discrimination on the basis of race, color, religion, sex, national origin or disability, you must contact an Equal Employment Opportunity (EEO) counselor in the FDIC's Office of Diversity and Economic Opportunity within 45 calendar days of the alleged discriminatory action, or, in

the case of a personnel action, within 45 calendar days of the effective date of the action, before you can file a formal complaint of discrimination with the FDIC. *See, e.g.*, 29 CFR part 1614. If you believe that you have been the victim of unlawful discrimination based on age (age 40 and over), you must either contact an EEO counselor as noted above or give notice of intent to sue to the U.S. Equal Employment Opportunity Commission (EEOC) within 180 calendar days of the alleged discriminatory action. If you are alleging discrimination based on marital status or political affiliation, you may file a written complaint with the U.S. Office of Special Counsel (OSC) (see contact information below). In the alternative, a bargaining unit employee may pursue a discrimination complaint by filing a grievance under the FDIC-NTEU collective bargaining agreement.

### III. Whistleblower Protection Laws

A Federal employee, including an FDIC employee, with authority to take, direct others to take, recommend or approve any personnel action must not use that authority to take or fail to take, or threaten to take or fail to take, a personnel action against an employee or applicant because of disclosure of information by that individual that is reasonably believed to evidence violation of law, rule or regulation; gross mismanagement; gross waste of funds; an abuse of authority; or a substantial and specific danger to public health or safety, unless disclosure of such information is specifically prohibited by law and such information is specifically required by Executive Order to be kept secret in the interest of national defense or the conduct of foreign affairs.

Retaliation against an employee, former employee, or an applicant for employment for making a protected disclosure is prohibited by 5 U.S.C. 2302(b)(8). Additionally, FDIC employees are protected from reprisal for whistleblowing activities under 12 U.S.C. 1831j. The Inspector General Act (5 U.S.C. Appendix 3, section 7) prohibits reprisal against any employee for making a complaint or disclosing information to an Inspector General. If you believe that you have been a victim of whistleblower retaliation, you may file a written complaint (Form OSC-11) with the U.S. Office of Special Counsel (OCS) at 1730 M Street NW, Suite 218, Washington, DC 20036-4505 or online through the OSC Web site—<http://www.osc.gov>.

### IV. Retaliation for Engaging in Protected Activity

A Federal agency, including the FDIC, cannot retaliate against an employee, former employee, or an applicant for employment because that individual exercises his or her rights under any of the Federal antidiscrimination or whistleblower protection laws listed above. If you believe that you are the victim of retaliation for engaging in protected activity, you must follow, as appropriate, the procedures described in the Antidiscrimination Laws and Whistleblower Protection Laws sections or, if applicable, the FDIC's administrative or negotiated grievance procedures in order to pursue any legal remedy.

### V. Disciplinary Actions

Under the existing laws, each agency, including the FDIC, retains the right, where appropriate, to discipline a Federal employee for conduct that is inconsistent with Federal Antidiscrimination and Whistleblower Protection Laws up to and including removal. If OSC has initiated an investigation under 5 U.S.C. 1214, however, according to 5 U.S.C. 1214 (f), agencies, including the FDIC, must seek approval from the Special Counsel to discipline employees for, among other activities, engaging in prohibited retaliation. Nothing in the No FEAR Act alters existing laws or permits an agency, including the FDIC, to take unfounded disciplinary action against a Federal employee or to violate the procedural rights of a Federal employee who has been accused of discrimination.

### VI. Additional Information

For further information regarding the No FEAR Act regulations, refer to 5 CFR part 724, as well as the FDIC's Office of Diversity and Economic Opportunity, the Human Resources Branch in the Division of Administration, and the Legal Division. Additional information regarding Federal antidiscrimination, whistleblower protection and retaliation laws can be found at the EEOC Web site—<http://www.eeoc.gov> and the OSC Web site—<http://www.osc.gov>.

### VII. Existing Rights Unchanged

Pursuant to section 205 of the No FEAR Act, neither the Act nor this notice creates, expands or reduces any rights otherwise available to any employee, former employee or applicant for employment under the laws of the United States, including the provisions of law specified in 5 U.S.C. 2302(d).

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/](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 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/](http://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