

- *Mail:* Steven F. Hanft (202-898-3907), Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m.

A copy of the comments may also be submitted to the OMB desk officer for the FDIC, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT:

Steven F. Hanft, at the address identified above.

SUPPLEMENTARY INFORMATION: Proposal to renew the following currently approved collections of information:

1. *Title:* Interagency Biographical and Financial Report.

OMB Number: 3064-0006.

Frequency of Response: On occasion.

Affected Public: Directors or officers of proposed or operating insured state nonmember banks.

Estimated Number of Respondents: 1,769.

Estimated Time per Response: 4 hours.

Total Annual Burden: 7,076 hours.

General Description of Collection: The Interagency Biographical and Financial Report is submitted to the FDIC by each individual director or officer of a proposed or operating financial institution applying for federal deposit insurance as a state nonmember bank. The information is used by the FDIC to evaluate the general character of bank management as required by the Federal Deposit Insurance Act.

2. *Title:* Interagency Notice of Change in Control.

OMB Number: 3064-0019.

Frequency of Response: On occasion.

Affected Public: Persons proposing to acquire ownership control of an insured state nonmember bank.

Estimated Number of Respondents: 27.

Estimated Time per Response: 30 hours.

Total Annual Burden: 810 hours.

General Description of Collection:

Any person proposing to acquire control of an insured state nonmember bank must provide 60 days prior written notice of the proposed acquisition to the FDIC. The FDIC uses the information to determine whether the competence, experience, or integrity of any acquiring person, indicates that it would not be in the interest of the depositors of the bank or in the interest of the public, to permit such persons to control the bank.

3. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation Z (Truth in Lending).

OMB Number: 3064-0082.

Frequency of Response: On occasion.

Affected Public: State nonmember banks that regularly offer or extend consumer credit.

Estimated Number of Respondents: 4,941.

Estimated Time per Response: 480 hours.

Total Annual Burden: 2,373,600 hours.

General Description of Collection: Regulation Z (12 CFR 226), issued by the Board of Governors of the Federal Reserve System, ensures adequate disclosure of the costs and terms of credit to consumers in open-end credit (revolving credit accounts) and closed-end credit (such as mortgage and installment loans).

4. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation M (Consumer Leasing).

OMB Number: 3064-0083.

Frequency of Response: On occasion.

Affected Public: State nonmember banks that engage in consumer leasing.

Estimated Number of Respondents: 1,755.

Estimated burden per Respondent: 75 hours.

Total Annual Burden: 131,625.

General Description of Collection: Regulation M (12 CFR 213), issued by the Board of Governors of the Federal Reserve System, implements the consumer leasing provisions of the Truth in Lending Act by providing consumers with disclosures about the costs and terms of leases for personal property.

5. *Title:* Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity).

OMB Number: 3064-0085.

Frequency of Response: On occasion.

Affected Public: State nonmember banks engaging in credit transactions.

Estimated Number of Respondents: 5,318.

Estimated Time per Response: 134.9 hours.

Total Annual Burden: 717,642 hours.

General Description of Collection: Regulation B (12 CFR 202), issued by the Board of Governors of the Federal Reserve System, prohibits creditors from discriminating against applicants on any of the bases specified by the Equal Credit Opportunity Act, and requires disclosures and recordkeeping requirements to implement those prohibitions.

Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start up costs, and costs of operation, maintenance and purchase of services to provide the information.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the collection should be modified prior to submission to OMB for review and approval. Comments submitted in response to this notice also will be summarized or included in the FDIC's requests to OMB for renewal of these collections. All comments will become a matter of public record.

Dated at Washington, DC, this 15th day of October 2007.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. E7-20584 Filed 10-18-07; 8:45 am]

BILLING CODE 6714-01-P

FEDERAL ELECTION COMMISSION**Sunshine Act Meeting**

DATE AND TIME: Thursday, October 25, 2007, at 10 a.m.

PLACE: 999 E Street, NW., Washington, DC (Ninth Floor).

STATUS: This meeting will be open to the public.

ITEMS TO BE DISCUSSED:

Correction and Approval of Minutes.

Draft Advisory Opinion 2007-20: XM Satellite Radio, Inc., by counsel, John C. Keeney, Jr.

Notice of Proposed Rulemaking for Bundled Contributions.

Management and Administrative Matters.

PERSON TO CONTACT FOR INFORMATION:

Mr. Robert Biersack, Press Officer,
Telephone: (202) 694-1220.

Mary W. Dove,

Secretary of the Commission.

[FR Doc. 07-5209 Filed 10-17-07; 3:21 pm]

BILLING CODE 6715-01-M

FEDERAL RESERVE SYSTEM

**Agency Information Collection
Activities: Announcement of Board
Approval Under Delegated Authority
and Submission to OMB**

SUMMARY: Background. Notice is hereby given of the final approval of proposed information collections by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on Controlling Paperwork Burdens on the Public). Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the Paperwork Reduction Act Submission, supporting statements and approved collection of information instrument(s) are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Michelle Shore—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202-452-3829).

OMB Desk Officer—Alexander T. Hunt—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, Washington, DC 20503.

Final approval under OMB delegated authority of the extension for three years, without revision, of the following reports:

1. *Report title:* Studies of Board Publications.

Agency form number: FR 1373a,b.

OMB control number: 7100-0301.

Frequency: FR 1373a, one or two times per year; FR 1373b, small-panel survey: five times per year; large-panel survey, three times per year.

Reporters: FR 1373a: community-based educators, key stakeholders, and other educators who have previously requested consumer education materials

from the Federal Reserve; FR 1373b: current subscribers of the publications being surveyed.

Annual reporting hours: FR 1373a: survey, 300 hours; panel discussion, 68 hours. FR 1373b: small-panel, 80 hours; large-panel 300 hours.

Estimated average hours per response: FR 1373a: survey, 30 minutes; panel discussion, 90 minutes. FR 1373b: small-panel, 15 minutes; large-panel 15 minutes.

Number of respondents: FR 1373a: survey, 400; panel discussion, 45. FR 1373b: small-panel, 64; large-panel, 400.

General description of report: This information collection is voluntary. The FR 1373a study is authorized pursuant to the Federal Trade Commission Improvement Act (15 U.S.C. § 57a(f)); the FR 1373b study is authorized pursuant to the Federal Reserve Act (12 U.S.C. § 248(i)). The specific information collected is not considered confidential.

Abstract: The Federal Reserve uses the FR 1373a to: 1) conduct periodic reviews and evaluations of the consumer education materials and 2) develop and evaluate consumer education materials under consideration for distribution. The FR 1373b data help the Federal Reserve determine if it should continue to issue certain publications and, if so, whether the public would like to see changes in the method of information delivery, frequency, content, format, or appearance.

Action: On August 7, 2007, the Federal Reserve published a notice in the **Federal Register** (72 FR 44136) requesting public comment for 60 days on the extension, without revision, of FR 1373a,b. The comment period for this notice expired on October 9, 2007. No comments were received.

2. *Report title:* Disclosure Requirements in Connection with Regulation CC (Expedited Funds Availability Act (EFAA))

Agency form number: Reg CC.

OMB control number: 7100-0235.

Frequency: Event-generated.

Reporters: State member banks and uninsured state branches and agencies of foreign banks.

Annual reporting hours: 210,882 hours.

Estimated average hours per response: Banks: Specific availability policy disclosure and initial disclosures, 1 minute; notice in specific policy disclosure, 3 minutes; notice of exceptions, 3 minutes; locations where employees accept consumer deposits, 15 minutes; annual notice of new automated teller machines (ATMs), 5

hours; ATM changes in policy, 20 hours; notice of nonpayment, 1 minute; expedited recredit for consumers, 15 minutes; expedited recredit for banks, 15 minutes; consumer awareness, 1 minute. Consumers: expedited recredit claim notice, 15 minutes.

Number of respondents: 1,105.

General description of report: This information collection is mandatory. Reg CC is authorized pursuant the EFAA, as amended, and the Check 21 Act (12 U.S.C. § 4008 and 12 U.S.C. 5014, respectively). Because the Federal Reserve does not collect any information, no issue of confidentiality arises. However, if, during a compliance examination of a financial institution, a violation or possible violation of the EFAA or the Check 21 Act is noted then information regarding such violation may be kept confidential pursuant to Section (b)(8) of the Freedom of Information Act. 5 U.S.C. § 552(b)(8).

Abstract: Regulation CC requires banks to make funds deposited in transaction accounts available within specified time periods, disclose their availability policies to customers, and begin accruing interest on such deposits promptly. The disclosures are intended to alert customers that their ability to use deposited funds may be delayed, prevent unintentional (and potentially costly) overdrafts, and allow customers to compare the policies of different banks before deciding at which bank to deposit funds. The regulation also requires notice to the depository bank and to a customer of nonpayment of a check. Model disclosure forms, clauses, and notices are appended to the regulation to ease compliance.

Action: On August 7, 2007, the Federal Reserve published a notice in the **Federal Register** (72 FR 44136) requesting public comment for 60 days on the extension, without revision, of Reg CC. The comment period for this notice expired on October 9, 2007. No comments were received.

Board of Governors of the Federal Reserve System, October 16, 2007.

Jennifer J. Johnson

Secretary of the Board.

[FR Doc. E7-20620 Filed 10-18-07; 8:45 am]

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