

inspection at the Federal Reserve Bank indicated. The applications 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 April 8, 2010.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *PBS Bancshares, Inc.*, Seneca, Missouri; to become a bank holding company by acquiring 87.31 percent of the voting shares of People's Bank of Seneca, Seneca, Missouri.

B. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *One Main Street, LLC, and One Main Street Management, LLC*, both of New York, New York; to become bank holding companies by acquiring 100 percent of the voting shares of Liberty Bank, Inc., Salt Lake City, Utah.

Board of Governors of the Federal Reserve System, March 9, 2010.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2010-5425 Filed 3-11-10; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Consumer Advisory Council; Notice of Meeting of the Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, March 25, 2010. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, DC, in Dining Room E on the Terrace Level of the Martin Building. For security purposes, anyone planning to attend the meeting should register no later than Tuesday, March 23, by completing the form found online

at: <https://www.federalreserve.gov/secure/forms/cacregistration.cfm>.

Attendees must present photo identification to enter the building and should allow sufficient time for security processing.

The meeting will begin at 9 a.m. and is expected to conclude at 12:30 p.m. The Martin Building is located on C Street, NW., between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under various consumer financial services laws and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

- Proposed rules to implement the Credit Card Accountability Responsibility and Disclosure Act of 2009.

Members will discuss proposed amendments to Regulation Z requiring that credit card penalty fees be reasonable and proportional and that credit card issuers reevaluate rate increases at least once every six months.

- Foreclosure issues.

Members will discuss loss-mitigation efforts, including the Administration's Making Home Affordable program, neighborhood stabilization initiatives and challenges, and other issues related to foreclosures.

- Short-term and small-dollar loan products.

Members will discuss short-term and small-dollar loan products offered by financial institutions, including tax refund anticipation loans and salary advance products, and consumer protection issues related to such products.

Reports by committees and other matters initiated by Council members also may be discussed.

Persons wishing to submit views to the Council on any of the above topics may do so by sending written statements to Jennifer Kerslake, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551. Information about this meeting may be obtained from Ms. Kerslake at 202-452-6470.

Board of Governors of the Federal Reserve System, March 9, 2010.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 2010-5387 Filed 3-11-10; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Request for Comments on Proposed NIH, AHRQ and CDC Process Change for Electronic Submission of Grant Applications

AGENCY: Department of Health and Human Services.

ACTION: Process change.

SUMMARY: The National Institutes of Health (NIH), the Agency for Healthcare Research and Quality (AHRQ), and the Center of Disease Control (CDC) seek comments from the public on the impact of eliminating the correction window from the electronic grant application submission process on our applicant organizations and the timing of such a change.

DATES: To assure consideration, comments must be received by April 19, 2010.

ADDRESSES: Individuals and organizations interested in submitting comments may submit them electronically via http://grants.nih.gov/cfdocs/era_process_changes_rfi/add.htm. Although submission via the web is the preferred method of submission as it expedites analysis of comments, e-mails will also be accepted at oer@od.nih.gov.

FOR FURTHER INFORMATION CONTACT: Megan Columbus, NIH Program Manager for Electronic Receipt of Grant Applications, 6705 Rockledge Dr, Suite 5040, Bethesda, MD 20892, e-mail columbum@od.nih.gov concerning programmatic questions.

SUPPLEMENTARY INFORMATION: In December 2005, when NIH began its transition from paper grant application submission to electronic submission using a new application form and the Federal portal, Grants.gov, the agency built into the process a temporary error correction window to ensure a smooth and successful transition for applicants. This window provides applicants a period of time beyond the grant application due date to correct any error or warning notices of noncompliance with application instructions that are identified by NIH's eRA systems. (The standard NIH error correction window is 2 days, but it has been temporarily extended to 5 days to facilitate the transition for applicants to newly restructured, shorter applications.) The NIH is considering the elimination of the error correction window within the year.

Eliminating the error correction window will allow NIH to enforce a fair and consistent submission deadline for

all applicants. In addition, eliminating the error correction window will help NIH reduce the time needed to process applications and forward them through the peer review process.

The error correction window was established at a time when an application could take multiple days to get processed by Grants.gov and NIH's eRA systems. The lengthy processing time meant that applicants who applied on time might not receive feedback on the status of their submissions in time to address system identified errors/warnings until after the due date, unless they applied well in advance.

During the initial transition the error correction window also provided an opportunity for applicants to become familiar with the use of the new SF424 (R&R) applications and the new way that long standing business rules would be enforced by electronic systems upon submission.

Since 2005, combined system processing times have improved dramatically, with applications now taking minutes to process through both systems on average instead of days. This improvement provides applicants timely feedback on the status of their applications and allows them to address any system identified errors and warnings immediately, as the systems can process multiple submissions within a short period of time. NIH also has policies in place that do not rely on the error correction window to ensure that applicants are protected from possible eRA Commons or Grants.gov system issues that might keep an application from being received by the submission deadline.

Additionally, elimination of the error correction window will not affect an applicant's ability to submit late applications under the existing NIH Policy on Late Submission of Grant Applications (NOT-OD-06-086 available at <http://grants.nih.gov/grants/guide/notice-files/NOT-OD-06-086.html>) or for those who have provided substantial review service to NIH to take advantage of NIH's continuous submission policy (<http://grants.nih.gov/grants/guide/notice-files/NOT-OD-08-026.html>).

NIH is accepting comments from individuals and organizations on the impact of this change. We are also interested in feedback on possible timing of the change. Is there support for making the change in the next 3-6 months, a year, or is more time needed to make the change should the agencies decide to move forward?

Date: March 9, 2010.

Sally J. Rockett,

Acting Deputy Director for Extramural Research, National Institutes of Health.

[FR Doc. 2010-5474 Filed 3-11-10; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Medicare & Medicaid Services

[Document Identifier: CMS-10146]

Agency Information Collection Activities: Proposed Collection; Comment Request

AGENCY: Centers for Medicare & Medicaid Services, HHS.

In compliance with the requirement of section 3506(c)(2)(A) of the Paperwork Reduction Act of 1995, the Centers for Medicare & Medicaid Services (CMS) is publishing the following summary of proposed collections for public comment. Interested persons are invited to send comments regarding this burden estimate or any other aspect of this collection of information, including any of the following subjects: (1) The necessity and utility of the proposed information collection for the proper performance of the agency's functions; (2) the accuracy of the estimated burden; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) the use of automated collection techniques or other forms of information technology to minimize the information collection burden.

1. *Type of Information Collection Request:* Revision of a currently approved collection; *Title of Information Collection:* Notice of Denial of Medicare Prescription Drug Coverage; *Use:* Section 1860D-4(g)(1) of the Social Security Act requires Part D plan sponsors that deny prescription drug coverage to provide a written notice of the denial to the enrollee. The purpose of this notice is to provide information to enrollees when prescription drug coverage has been denied, in whole or in part, by their Part D plans. The notice must be readable, understandable, and state the specific reasons for the denial. The notice must also remind enrollees about their rights and protections related to requests for prescription drug coverage and include an explanation of both the standard and expedited redetermination processes and the rest of the appeal process. For a list of changes, refer to the summary of changes document. *Form Number:*

CMS-10146 (OMB#: 0938-0976); *Frequency:* Daily; *Affected Public:* Business or other for-profits; *Number of Respondents:* 456; *Total Annual Responses:* 290,344; *Total Annual Hours:* 145,172. (For policy questions regarding this collection contact Kathryn M. Smith at 410-786-7623. For all other issues call 410-786-1326.)

To obtain copies of the supporting statement and any related forms for the proposed paperwork collections referenced above, access CMS' Web Site at <http://www.cms.hhs.gov/PaperworkReductionActof1995>, or e-mail your request, including your address, phone number, OMB number, and CMS document identifier, to Paperwork@cms.hhs.gov, or call the Reports Clearance Office on (410) 786-1326.

In commenting on the proposed information collections please reference the document identifier or OMB control number. To be assured consideration, comments and recommendations must be submitted in one of the following ways by *May 11, 2010*:

1. *Electronically.* You may submit your comments electronically to <http://www.regulations.gov>. Follow the instructions for "Comment or Submission" or "More Search Options" to find the information collection document(s) accepting comments.

2. *By regular mail.* You may mail written comments to the following address: CMS, Office of Strategic Operations and Regulatory Affairs, Division of Regulations Development, Attention: Document Identifier/OMB Control Number, Room C4-26-05, 7500 Security Boulevard, Baltimore, Maryland 21244-1850.

Dated: March 8, 2010.

Michelle Shortt,

Director, Regulations Development Group, Office of Strategic Operations and Regulatory Affairs.

[FR Doc. 2010-5429 Filed 3-11-10; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Medicare & Medicaid Services

[Document Identifier: CMS-2744, CMS-10304 and CMS-10282]

Agency Information Collection Activities: Submission for OMB Review; Comment Request

AGENCY: Centers for Medicare & Medicaid Services.

In compliance with the requirement of section 3506(c)(2)(A) of the