

have the necessary tools to investigate and enforce prohibitions on illegal access to customers records.

Federal Communications Commission.

**Marlene H. Dortch,**

*Secretary, Office of the Secretary, Office of Managing Director.*

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BILLING CODE 6712-01-P

## FEDERAL COMMUNICATIONS COMMISSION

### Notice of Public Information Collection(s) Being Submitted for Review and Approval to the Office of Management and Budget (OMB), Comments Requested

March 15, 2011.

**SUMMARY:** The Federal Communications Commission, as part of its continuing effort to reduce paperwork burden invites the general public and other Federal agencies to take this opportunity to comment on the following information collection(s), as required by the Paperwork Reduction Act (PRA) of 1995, 44 U.S.C. 3501-3520. Comments are requested concerning: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; (b) the accuracy of the Commission's burden estimate; (c) ways to enhance the quality, utility, and clarity of the information collected; (d) ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology; and (e) ways to further reduce the information collection burden for small business concerns with fewer than 25 employees.

The FCC may not conduct or sponsor a collection of information unless it displays a currently valid OMB control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the Paperwork Reduction Act (PRA) that does not display a currently valid OMB control number.

**DATES:** Written Paperwork Reduction Act (PRA) comments should be submitted on or before April 18, 2011. If you anticipate that you will be submitting PRA comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the FCC contact listed below as soon as possible.

**ADDRESSES:** Direct all PRA comments to Nicholas A. Fraser, Office of

Management and Budget, via fax at 202-395-5167 or via the Internet at [Nicholas\\_A\\_Fraser@omb.eop.gov](mailto:Nicholas_A_Fraser@omb.eop.gov) and to the Federal Communications Commission via e-mail to [PRA@fcc.gov](mailto:PRA@fcc.gov). To view a copy of this information collection request (ICR) submitted to OMB: (1) Go to the Web page <http://reginfo.gov/public/do/PRAMain>, (2) look for the section of the Web page called "Currently Under Review," (3) click on the downward-pointing arrow in the "Select Agency" box below the "Currently Under Review" heading, (4) select "Federal Communications Commission" from the list of agencies presented in the "Select Agency" box, (5) click the "Submit" button to the right of the "Select Agency" box, and (6) when the list of FCC ICRs currently under review appears, look for the title of this ICR (or its OMB Control Number, if there is one) and then click on the ICR Reference Number to view detailed information about this ICR.

#### FOR FURTHER INFORMATION CONTACT:

Judith B. Herman, Office of Managing Director, (202) 418-0214. For additional information or copies of the information collection(s), contact Judith B. Herman, OMD, 202-418-0214 or e-mail [judith-b.herman@fcc.gov](mailto:judith-b.herman@fcc.gov).

#### SUPPLEMENTARY INFORMATION:

*OMB Control Number:* 3060-0004.

*Title:* Sections 1.1307 and 1.1311, Guidelines for Evaluating the Environmental Effects of Radiofrequency, Second Memorandum Opinion and Order, ET Docket No. 93-62.

*Form Number:* N/A.

*Type of Review:* Extension of a currently approved collection.

*Respondents:* Individuals or households, business or other for-profit, not-for-profit institutions and state, local or tribal government.

*Number of Respondents and Responses:* 190,905 respondents; 190,905 responses.

*Estimated Time per Response:* .36 hours (average).

*Frequency of Response:* On occasion reporting requirement and third party disclosure requirement.

*Obligation to Respond:* Required to obtain or retain benefits. Statutory authority for this information collection is contained in 47 U.S.C. sections 154, 302, 303, and 307.

*Total Annual Burden:* 69,463 hours.

*Total Annual Cost:* \$10,355,260.

*Privacy Act Impact Assessment:* Yes. The Commission has a System of Records, FCC/WTB-1, "Wireless Services Licensing Records," which covers the personally identifiable information (PII) that individual

applicants may include in their submission for licenses or grants of equipment authorization. At such time as the Commission revises this System of Records Notice (SORN), the Commission will conduct a Privacy Impact Assessment (PIA) and publish the revised SORN in the **Federal Register**. In addition, the Commission will post a copy of both the PIA and the SORN on the FCC's Privacy Web page.

*Nature and Extent of Confidentiality:* There is minimal exemption from the Freedom of Information Act (FOIA), 5 U.S.C. 552(b)(4), and 47 CFR 0.459 of the Commission's rules, that is granted for trade secrets, which may be submitted to the Commission as part of the documentation of test results. No other assurances of confidentiality are provided to respondents.

*Needs and Uses:* The Commission will submit this expiring information collection during this comment period to the Office of Management and Budget (OMB) to obtain the full, three year clearance from them. The Commission is requesting approval for an extension (no change in the reporting, recordkeeping and/or third party disclosure requirements). The Commission is reporting a 94,469 hour and a \$18,336,443 reduction adjustment in burden. This reduction is due to fewer responses than the last time this collection was submitted to OMB for review and approval.

This information collection is a result of responsibility placed on the FCC by the National Environmental Policy Act (NEPA) of 1969. NEPA requires that each federal agency evaluate the impact of "major actions significantly affecting the quality of the human environment." It is the FCC's opinion that this is the most efficient and reasonable method of complying with NEPA with regard to the environmental issue of radiofrequency radiation from FCC-regulated transmitters.

The Commission requires applicants to submit limited information during the licensing and authorization process. In many services, the Commission simply requires licensees to provide reliable service to specific geographic areas, but does not require licensees to file site-specific information. It does not appear that the FCC's present licensing methods can provide public notification of site-specific information without imposing new and significant additional burden to the Commission's applicants. However, we note that applicants with the greatest potential to exceed the Commission's exposure limits are required to perform an environmental evaluation as part of the licensing and authorization process.

The Commission advises concerned members of the public, seeking site-specific information, to contact the FCC for the name and telephone number of the service providers in the concerned party's area. The Commission encourages all service providers to provide site-specific, technical information and environmental evaluation documentation upon public request. In addition, we note alternative sources of information may be state and local governments, which may collect some site-specific information as part of the zoning process.

Federal Communications Commission.

**Marlene H. Dortch,**

*Secretary, Office of the Secretary, Office of Managing Director.*

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## FEDERAL DEPOSIT INSURANCE CORPORATION

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

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

**ACTION:** Notice of information collection to be submitted to OMB for review and approval under the Paperwork Reduction Act of 1995.

**SUMMARY:** In accordance with the requirements of the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 *et seq.*), the FDIC hereby gives notice that it is submitting to the Office of Management and Budget (OMB) a request for OMB review and approval of revisions to the survey collection instruments for its second *National Survey of Banks' Efforts to Serve the Unbanked and Underbanked* ("Bank Survey"), currently approved under OMB Control No. 3064-0158, scheduled to be conducted in mid-2011. On December 23, 2010 (75 FR 71437), the FDIC issued a request for comment on possible revisions to the Bank Survey. No comments were received.

The collection is mandated by section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 ("Reform Act") (Pub. L. 109-173), which calls for the FDIC to conduct ongoing surveys on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution (hereafter in this section referred to as the 'unbanked') into the conventional

finance system. In addition to gathering information on the efforts of FDIC-insured depository institutions to bring unbanked individuals and families into the conventional finance system, the Bank Survey collects information on their efforts to serve underbanked populations. Underbanked populations include individuals who have an account with an insured depository but also rely on nonbank alternative financial service providers for transaction services or high cost credit products.

**DATES:** Comments must be submitted on or before April 18, 2011.

**ADDRESSES:** Interested parties are invited to submit written comments by any of the following methods. All comments should refer to the "National Survey on Banks' Efforts to Serve the Unbanked and Underbanked": <http://www.FDIC.gov/regulations/laws/federal/>.

*E-mail:* [comments@fdic.gov](mailto:comments@fdic.gov). Please include the name and number of the collection (i.e., National Survey on Banks' Efforts to Serve the Unbanked and Underbanked, OMB No. 3064-0158) in the subject line of the message.

*Mail:* Leneta Gregorie (202-898-3719), Counsel, 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.

**FOR FURTHER INFORMATION CONTACT:** Interested members of the public may obtain additional information about the collection, including a copy of the proposed collection and related instructions, without charge, by contacting Leneta Gregorie at the address identified above, or by calling (202) 898-3719. Copies of the survey instruments may also be accessed online, at <http://www.fdic.gov/regulations/laws/federal/index.html>, directly beneath the link to this **Federal Register** notice.

**SUPPLEMENTARY INFORMATION:** The *National Survey on Banks' Efforts to Serve the Unbanked and Underbanked* (Bank Survey) collection of information consists of two related survey instruments: (1) A survey of insured depository institution headquarters offices regarding corporate business strategies for serving the unbanked and underbanked, including bank product and services available to these households; and (2) a survey of branches of insured depository institutions regarding specific methods used to reach the underserved and

specific products and services offered at each location. The estimated burden for the surveys is as follows:

#### 1. Headquarters Survey

*OMB Number:* 3064-0158.

*Frequency of Response:* once.

*Affected Public:* FDIC-insured depository institutions headquarters offices.

*Estimated Number of Respondents:* 469.

*Estimated Time per Response:* 30 minutes per respondent.

*Estimated Burden:* 0.5 hours × 469 respondents = 234.5 hours.

#### 2. Branch Office Survey

*OMB Number:* 3064-0158.

*Frequency of Response:* Once.

*Affected Public:* FDIC-insured depository institutions branch offices.

*Estimated Number of Respondents:* 1,300.

*Estimated Time per Response:* 30 minutes per respondent.

*Estimated Burden:* 0.5 hours × 1,300 respondents = 650 hours.

*Total estimated burden for this collection:* 234.5 hours + 650 hours = 884.5 hours.

#### General Description of Collection

The FDIC has a number of initiatives underway to encourage practical solutions to ensure that all consumers have reasonable access to full service banking and other financial services. The FDIC believes that insured depositories can provide a path into the financial mainstream for those who need these financial services, and that depository institutions can create an array of affordable transactional, savings, and lending services to meet the needs of all their customers. Currently, a significant segment of the population relies on a mix of non-bank financial service providers for their needs. The FDIC has undertaken a series of investigations in this area, including the Bank Survey. The survey is mandated by section 7 of the Reform Act, which calls for the FDIC to conduct ongoing surveys "on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution (hereafter in this section referred to as the 'unbanked') into the conventional finance system." The Reform Act specifically mandates that the FDIC consider the following factors and questions in conducting the survey:

"(A) To what extent do insured depository institutions promote