

b. The accuracy of the Federal Reserve's estimate of the burden of the proposed 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 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 information.

**Proposal To Approve Under OMB Delegated Authority the Extension for Three Years, Without Revision, of the Following Reports**

1. *Report title:* Disclosure and Reporting Requirements of CRA-Related Agreements.

*Agency form number:* Reg G.

*OMB control number:* 7100-0299.

*Frequency:* On occasion and annual.

*Reporters:* Insured depository institutions (IDIs), savings and loan holding companies (SLHCs) and nongovernmental entities or persons (NGEPs).

*Estimated annual reporting hours:* 78 hours.

*Estimated average hours per response:* 1 hour (3 disclosure requirements and 5 reporting requirements) and 4 hours (2 reporting requirements).

*Number of respondents:* 3 IDIs and SLHCs, and 6 NGEPs.

*General description of report:* This information collection is mandatory pursuant the Federal Deposit Insurance Act (FDI Act), 12 U.S.C. 1831y(b) and (c). The FDI Act authorizes the Federal Reserve to require the disclosure and reporting requirements of Regulation G (12 CFR part 207). In general, the Federal Reserve does not consider individual respondent commercial and financial information collected by the Federal Reserve pursuant to Regulation G as confidential. However, a respondent may request confidential treatment pursuant to section (b)(4) of Freedom of Information Act, 5 U.S.C. 552(b)(4).

*Abstract:* Section 48 of the Federal Deposit Insurance Act (FDI Act), entitled "CRA Sunshine Requirements," imposes disclosure and reporting requirements on IDIs or their affiliates, and NGEPs that enter into written agreements that meet certain criteria (covered agreements).<sup>1</sup> The written agreements must (1) be made in

fulfillment of the CRA and (2) involve funds or other resources of an IDI or affiliate with an aggregate value of more than \$10,000 in a year, or loans with an aggregate principal value of more than \$50,000 in a year. Section 48 excludes from the disclosure and reporting requirements any agreement between an IDI or its affiliate and an NGEP if the NGEP has not contacted the IDI or its affiliate, or a banking agency, concerning the CRA performance of the IDI.

The disclosure and reporting requirements in connection with Regulation G are mandatory and apply to state member banks and their subsidiaries; savings and loan holding companies; bank holding companies; affiliates of bank holding companies, other than banks, savings associations, and subsidiaries of banks and savings associations; and NGEPs that enter into covered agreements with any of the aforementioned companies.

2. *Report title:* Disclosure Requirements in Connection With Subpart H of Regulation H (Consumer Protections in Sales of Insurance).

*Agency form number:* Reg H-7.

*OMB control number:* 7100-0298.

*Frequency:* On occasion.

*Reporters:* State member banks.

*Estimated annual reporting hours:* 12,962 hours.

*Estimated average hours per response:* 1.5 minutes

*Number of respondents:* 823.

*General description of report:* This information collection is mandatory pursuant the Federal Deposit Insurance (FDI) Act, 12 U.S.C. 1831x. The FDI Act authorizes the Federal Reserve to require the disclosure requirements associated with Subpart H of Regulation H (12 CFR 208.81-208.86). Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises.

*Abstract:* Section 305 of the Gramm-Leach-Bliley Act of 1999 requires financial institutions to provide written and oral disclosures to consumers in connection with the initial sale of an insurance product or annuity concerning its uninsured nature and the existence of the investment risk, if appropriate, and the fact that insurance sales and credit may not be tied.

Covered persons are required to make insurance disclosures before the completion of the initial sale of an insurance product or annuity to a consumer. The disclosure must be made orally and in writing to the consumer that: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the financial institution or an affiliate of the

financial institution; (2) the insurance product or annuity is not insured by the Federal Deposit Insurance Corporation or any other agency of the United States, the financial institution, or (if applicable) an affiliate of the financial institution; and (3) in the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value.

Covered persons are required to make a credit disclosure at the time a consumer applies for an extension of credit in connection with which an insurance product or annuity is solicited, offered, or sold. The disclosure must be made orally and in writing that the financial institution may not condition an extension of credit on either: (1) the consumer's purchase of an insurance product or annuity from the financial institution or any of its affiliates; or (2) the consumer's agreement not to obtain, or a prohibition on the consumer from obtaining, an insurance product or annuity from an unaffiliated entity.

Board of Governors of the Federal Reserve System, November 16, 2012.

**Robert deV. Frierson,**

*Secretary of the Board.*

[FR Doc. 2012-28298 Filed 11-20-12; 8:45 am]

**BILLING CODE 6210-01-P**

**FEDERAL RESERVE SYSTEM**

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

**AGENCY:** Board of Governors of the Federal Reserve System.

**SUMMARY:** Notice is hereby given of the final approval of a 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.

<sup>1</sup> 12 U.S.C. 1831y.

**FOR FURTHER INFORMATION CONTACT:**

Federal Reserve Board Clearance Officer—Cynthia Ayouch—Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202) 452-3829. Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

OMB Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW., Washington, DC 20503.

**Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Report**

*Report Title:* Recordkeeping Requirements Associated with the Interagency Statement on Complex Structured Finance Activities.

*Agency Form Number:* FR 4022.

*OMB Control Number:* 7100-0311.

*Frequency:* Annual.

*Reporters:* State member banks, bank holding companies, and U.S. branches and agencies of foreign banks supervised by the Federal Reserve.

*Estimated Annual Reporting Hours:* 200 hours.

*Estimated Average Hours per Response:* 10 hours.

*Estimated Number of Respondents:* 20.

*General Description of Report:* The FR 4022 is authorized by sections 11(a), 11(i), 21, and 25 of the Federal Reserve Act (12 U.S.C. 248(a), 248(i), 483, and 602), section 5 of the Bank Holding Company Act (12 U.S.C. 1844), and section 13(a) of the International Banking Act (12 U.S.C. 3108(a)) and is voluntary guidance for supervised institutions. However, the Federal Reserve expects to use the Statement in reviewing the internal controls and risk management systems of those financial institutions engaged in Complex Structured Finance Activities (CSFTs) as part of the Federal Reserve's supervisory process. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, in the event records generated under the guidance are obtained by the Federal Reserve during an examination of a state member bank or U.S. branch or agency of a foreign bank, or during an inspection of a bank holding company, confidential treatment may be afforded to the records under exemption 8 of the Freedom of Information Act (FOIA), 5

U.S.C. 552(b)(8). FOIA exemption 8 exempts from disclosure matters that are contained in or related to examination, operating, or condition reports prepared by, on behalf of, or for the use of an agency responsible for the regulation or supervision of financial institutions.

*Abstract:* The Interagency Statement on Complex Structured Finance Activities provides that state member banks, bank holding companies, and U.S. branches and agencies of foreign banks supervised by the Federal Reserve should establish and maintain policies and procedures for identifying, evaluating, assessing, documenting, and controlling risks associated with certain CSFTs. A financial institution engaged in CSFTs should maintain a set of formal, firm-wide policies and procedures that are designed to allow the institution to identify, evaluate, assess, document, and control the full range of credit, market, operational, legal, and reputational risks associated with these transactions. These policies may be developed specifically for CSFTs, or included in the set of broader policies governing the institution generally. A financial institution operating in foreign jurisdictions may tailor its policies and procedures as appropriate to account for, and comply with, the applicable laws, regulations and standards of those jurisdictions. A financial institution's policies and procedures should establish a clear framework for the review and approval of individual CSFTs. These policies and procedures should set forth the responsibilities of the personnel involved in the origination, structuring, trading, review, approval, documentation, verification, and execution of CSFTs. A financial institution should define what constitutes a new complex structured finance product and establish a control process for the approval of such new products. An institution's policies also should provide for new complex structured finance products to receive the approval of all relevant control areas that are independent of the profit center before the product is offered to customers.

*Current Actions:* On August 28, 2012, the Federal Reserve published a notice in the **Federal Register** (77 FR 52031) requesting public comment for 60 days on the extension, without revision, of the FR 4022. The comment period for this notice expired on October 29, 2012. The Federal Reserve did not receive any comments.

Board of Governors of the Federal Reserve System, November 16, 2012.

**Robert deV. Frierson,**  
*Secretary of the Board.*

[FR Doc. 2012-28309 Filed 11-20-12; 8:45 am]

**BILLING CODE 6210-01-P**

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**FEDERAL RETIREMENT THRIFT INVESTMENT BOARD**

**Sunshine Act Meeting Notice**

**TIME AND DATE:** 10:00 a.m. (Eastern Time), November 27, 2012.

**PLACE:** 10th Floor Board Meeting Room, 77 K Street NE., Washington, DC 20002.

**STATUS:** All parts will be open to the public.

**Matters To Be Considered:**

1. Approval of the Minutes of the October 22, 2012 Board Member Meeting
2. Thrift Savings Plan Activity Report by the Acting Executive Director
  - a. Monthly Participant Activity Report
  - b. Quarterly Investment Performance Report
  - c. Legislative Report
3. 2012/2013 Board Meeting Calendar

**Contact Person for More Information:**

Kimberly Weaver, Director, Office of External Affairs, (202) 942-1640.

Dated: November 19, 2012.

**Megan Grumbine,**  
*Acting Secretary, Federal Retirement Thrift Investment Board.*

[FR Doc. 2012-28433 Filed 11-19-12; 4:15 pm]

**BILLING CODE 6760-01-P**

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**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Final Effect of Designation of a Class of Employees for Addition to the Special Exposure Cohort**

**AGENCY:** National Institute for Occupational Safety and Health (NIOSH), Centers for Disease Control and Prevention, Department of Health and Human Services (HHS).

**ACTION:** Notice.

**SUMMARY:** HHS gives notice concerning the final effect of the HHS decision to designate a class of employees from the Ventron Corporation facility, in Beverly, Massachusetts, as an addition to the Special Exposure Cohort (SEC) under the Energy Employees Occupational Illness Compensation Program Act of 2000. On October 12, 2012, as provided for under 42 U.S.C. 7384q(b), the Secretary of HHS designated the