

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 Acting Clearance Officer—John Schmidt—Office of the Chief Data Officer, 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 To Pretest and Execute the Following Information Collection*

*Report title:* 2016 Survey of Consumer Finances (SCF).

*Agency form number:* FR 3059.

*OMB Control number:* 7100-0287.

*Frequency:* One-time survey.

*Reporters:* U.S. families.

*Estimated annual reporting hours:* Pretest: 188 hours and Main survey: 8,750 hours.

*Estimated average hours per response:* Pretest, 75 minutes; and Main survey, 75 minutes.

*Number of respondents:* Pretest, 150; and Main survey, 7,000.

*General description of report:* This information collection is voluntary (12 U.S.C. 225a. and 263). The information collected on the FR 3059 is exempt from disclosure in identifiable form under the Confidential Information Protection and Statistical Efficiency Act (CIPSEA) and section (b)(3) of the Freedom of Information Act. (44 U.S.C. 3501, note, and 5 U.S.C. 552(b)(3)).

*Abstract:* This would be the twelfth triennial SCF since 1983, the beginning of the current series. This survey is the only source of representative information on the structure of U.S.

families' finances. The survey would collect data on the assets, debts, income, work history, pension rights, use of financial services, and attitudes of a sample of U.S. families. Because the ownership of some assets is relatively concentrated in a small number of families, the survey would make a special effort to ensure proper representation of such assets by systematically oversampling wealthier families.

*Current Actions:* On October 29, 2014, the Federal Reserve published a notice in the **Federal Register** (79 FR 64388) requesting public comment for 60 days regarding the pretest and execution of the 2016 Survey of Consumer Finances (SCF). The comment period for this notice expired on December 29, 2014. The Federal Reserve did not receive any comments. The survey will be conducted as proposed.

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

*Report title:* The Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information.

*Agency form number:* FR 4100.

*OMB control number:* 7100-0309.

*Frequency:* Develop customer notice, one-time; Incident notification, event-generated.

*Reporters:* Financial institutions.

*Estimated annual reporting hours:* Develop response program, 456 hours; Incident notification, 5,436 hours.

*Estimated average hours per response:* Develop response program, 24 hours; Incident notification, 36 hours.

*Number of respondents:* Develop response program, 19; Incident notification, 151.

*General description of report:* This information collection is mandatory (15 U.S.C. 6801(b)). Since the Federal Reserve does not collect information associated with the FR 4100, any issue of confidentiality would not generally be an issue. However, confidentiality may arise if the Federal Reserve were to obtain a copy of a customer notice during the course of an examination or were to receive a copy of a Suspicious Activity Report (SAR; FR 2230; OMB No. 7100-0212). In such cases the information would be exempt from disclosure to the public under the Freedom of Information Act (5 U.S.C. 552(b)(3), (4), and (8)). Also, a federal employee is prohibited by law from disclosing a SAR or the existence of a SAR (31 U.S.C. 5318(g)).

*Abstract:* The FR 4100 is the information collection associated with the *Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice* (security guidelines), which was published in the **Federal Register** in March 2005 (70 FR 15736). Trends in customer information theft and the accompanying misuse of that information led to the issuance of these security guidelines applicable to financial institutions. The security guidelines are designed to facilitate timely and relevant notification to affected customers and the appropriate regulatory authority of the financial institutions. The security guidelines provide specific direction regarding the development of response programs and customer notifications.

*Current Actions:* On October 29, 2014, the Federal Reserve published a notice in the **Federal Register** (79 FR 64388) requesting public comment for 60 days on the extension, without revision, of the Recordkeeping and Disclosure Requirements Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information. The comment period for this notice expired on December 29, 2014. The Federal Reserve did not receive any comments. The information collection will be extended as proposed.

Board of Governors of the Federal Reserve System, January 28, 2015.

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

[FR Doc. 2015-01887 Filed 1-30-15; 8:45 am]

**BILLING CODE 6210-01-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 applications will also 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.

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 February 26, 2015.

A. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Guaranty Bancshares, Inc.*, Mount Pleasant, Texas; to acquire 100 percent of the voting shares of DCB Financial Corp., and thereby indirectly acquire voting shares of Preston State Bank, both in Dallas, Texas.

Board of Governors of the Federal Reserve System, January 28, 2015.

**Michael J. Lewandowski,**  
*Associate Secretary of the Board.*

[FR Doc. 2015-01902 Filed 1-30-15; 8:45 am]

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## FEDERAL RESERVE SYSTEM

### Notice of Proposals To Engage in or To Acquire Companies 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.

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 February 26, 2015.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Live Oak Bancshares, Inc.*, Wilmington, North Carolina; to acquire 100 percent of the voting shares Independence Trust Company, Franklin, Tennessee, a limited purpose savings association, through the merger of its parent company, Independence Holding Corporation, Franklin, Tennessee, and thereby engage in operating a savings association, and providing trust company and financial advisory services, pursuant to sections 225.28(b)(4)(ii), (b)(5), and (b)(6)(ii), respectively.

Board of Governors of the Federal Reserve System, January 28, 2015.

**Michael J. Lewandowski,**  
*Associate Secretary of the Board.*

[FR Doc. 2015-01903 Filed 1-30-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL TRADE COMMISSION

### Announcement of Public Workshop, "Examining Health Care Competition"

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice of public workshop and opportunity for comment.

**SUMMARY:** The Federal Trade Commission ("FTC" or "Commission") will hold a second public workshop on February 24-25, 2015, as part of the workshop series, "Examining Health Care Competition,"<sup>1</sup> to study recent developments related to health care provider organization and payment models that may affect competition and consumer protection in the provision of health care services. The workshop will be co-hosted by the Department of Justice, Antitrust Division ("DOJ"). Specific topics for discussion may include: early observations regarding accountable care organizations; alternatives to traditional fee-for-service payment models; trends in provider consolidation; trends in provider network and benefit design strategies, as well as contracting practices and regulatory activity that may enhance or undermine these strategies; and early

<sup>1</sup> The first workshop in the *Examining Health Care Competition* series was held on March 20-21, 2014, and examined issues concerning occupational regulation, interstate licensure and telehealth, health information technology, and price and quality transparency. See <http://www.ftc.gov/news-events/events-calendar/2014/03/examining-health-care-competition>.

observations regarding health insurance exchanges. This notice invites public comments on a series of topics. The FTC and DOJ (the "Agencies") will consider these comments as they prepare for the workshop and may use them in subsequent reports or policy papers, if any. For additional information, visit the workshop Web site at <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition> or <http://www.justice.gov/atr/public/workshops/healthcare/2015/02/index.html>.

**DATES:** The workshop will be held on February 24-25, 2015, in the Auditorium of the Constitution Center at 400 7th Street SW., Washington, DC 20024. To be considered for the workshop, comments in response to this notice should be submitted by February 16, 2015. In addition, any interested person may submit written comments in response to this notice and workshop discussions until April 30, 2015. Prior to the workshop, the Agencies will publish an agenda and additional information on their Web sites.

**ADDRESSES:** Interested parties may file a comment for this workshop at <https://ftcpublic.commentworks.com/ftc/examhealthcareworkshop> online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Health Care Workshop, Project No. P131207," on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/examhealthcareworkshop> by following the instructions on the web-based form. If you prefer to file your comment on paper, write "Health Care Workshop, Project No. P131207," on your comment, and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex X), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex X), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Stephanie Wilkinson, Attorney Advisor, Office of Policy Planning, Federal Trade Commission, 600 Pennsylvania Avenue NW., Washington, DC 20580, 202-326-2084, [examininghealthcareworkshop@ftc.gov](mailto:examininghealthcareworkshop@ftc.gov). For more detailed information about the workshop, including an agenda, please visit the workshop Web site: <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition> or <http://www.ftc.gov/news-events/events-calendar/2015/02/examining-health-care-competition>.