

5. Aggregation of National Endangered Species Act (ESA) data by the FIFRA Endangered Species Task Force.
6. States use of EPA developed benchmarks for pesticides in water.
7. State managed pollinator protection plan measures.
8. Endocrine Disruptor Screening Program.
9. Design for the Environment (DfE) survey results.
10. Oregon neonicotinoid ban.
11. Drift Reduction Technology (DRT) Program and the Spray Drift PR Notice.
12. Respirator label language in the label review manual.

### III. How can I request to participate in this meeting?

This meeting is open for the public to attend. You may attend the meeting without further notification.

**Authority:** 7 U.S.C. 136 *et seq.*

Dated: March 25, 2015.

**Patricia L. Parrott,**

*Acting Director, Field and External Affairs Division, Office of Pesticide Protection.*

[FR Doc. 2015-07494 Filed 3-31-15; 8:45 am]

**BILLING CODE 6560-50-P**

## ENVIRONMENTAL PROTECTION AGENCY

[FRL-9925-68-OAR]

### Clean Air Act Advisory Committee (CAAAC): Notice of Meeting

**AGENCY:** Environmental Protection Agency (EPA).

**ACTION:** Notice of meeting.

**SUMMARY:** The Environmental Protection Agency (EPA) announces upcoming public meetings of the Clean Air Act Advisory Committee (CAAAC). The EPA established the CAAAC on November 19, 1990, to provide independent advice and counsel to EPA on policy issues associated with implementation of the Clean Air Act of 1990. The Committee advises on economic, environmental, technical, scientific and enforcement policy issues.

**Dates & Addresses:** Pursuant to 5 U.S.C. App. 2 Section 10(a) (2), notice is hereby given that the CAAAC will hold its next face-to-face meeting on April 22, 2015, tentatively from 8:30 a.m. to 4:00 p.m. at the Crowne Plaza Washington National Airport hotel, 1480 Crystal Drive, Arlington, VA 22202.

**Inspection of Committee Documents:** The committee agenda, confirmed times

for the meetings, and any documents prepared for these meetings will be publicly available on the CAAAC Web site at <http://www.epa.gov/oaar/caaac/> prior to the meeting. Thereafter, these documents, together with CAAAC meeting minutes, will also be available on the CAAAC Web site or by contacting the Office of Air and Radiation Docket and requesting information under docket EPA-HQ-OAR-2004-0075. The docket office can be reached by email at: [a-and-r-Docket@epa.gov](mailto:a-and-r-Docket@epa.gov) or FAX: 202-566-9744.

**FOR FURTHER INFORMATION CONTACT:** For more information about the CAAAC, please contact Jim Ketcham-Colwill, Interim Designated Federal Officer (DFO), Office of Air and Radiation, U.S. EPA by email at [ketcham-colwill.jim@epa.gov](mailto:ketcham-colwill.jim@epa.gov) or by telephone at (202) 564-1676. Additional information about this meeting, CAAAC, and its subcommittees can be found on the CAAAC Web site: <http://www.epa.gov/oaar/caaac/>.

For information on access or services for individuals with disabilities, please contact Lorraine Reddick at (202) 564-1293 or [reddick.lorraine@epa.gov](mailto:reddick.lorraine@epa.gov), preferably at least 10 days prior to the meeting to give EPA as much time as possible to process your request.

Dated: March 25, 2015.

**Jim Ketcham-Colwill,**

*Interim Designated Federal Officer, Clean Air Act Advisory Committee, Office of Air and Radiation.*

[FR Doc. 2015-07491 Filed 3-31-15; 8:45 am]

**BILLING CODE 6560-50-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 16, 2015.

A. Federal Reserve Bank of Minneapolis (Jacquelyn K. Brunmeier, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291:

1. *Joel Sanders, Oakland, California, and James N. Sanders, Plymouth, Minnesota, as trustees of the Joel Sanders GRAT dated December 1, 2014, Oakland, California (GRAT); Sheva Sanders, Minneapolis, Minnesota, as a voting member of Rifkind Sanders, LLC, Minneapolis, Minnesota (LLC); Miriam Sanders, Minneapolis, Minnesota, as trustee of the Disclaimer Trust, Minneapolis, Minnesota (Disclaimer Trust); and Jerel Shapiro and Judith Shapiro, both of Minneapolis, Minnesota, as trustees of both the Judith T. Shapiro GST Trust, Minneapolis, Minnesota (JTS Trust), and the Jonathan J. Tychman Non-Exempt Trust, Minneapolis, Minnesota (JTT Trust), for retroactive permission for the GRAT, LLC, Disclaimer Trust, JTS Trust, and JTT Trust to join the Tychman/Sanders group, which controls 25 percent or more of The Tysan Corporation, Minneapolis, Minnesota, and thereby indirectly gain control of Lake Community Bank, Long Lake, Minnesota, and Pine Country Bank, Little Falls, Minnesota.*

In addition, Jerel Shapiro and Judith Shapiro individually, and as trustees, of several Tychman/Sanders Group Trusts, to retain 25 percent or more of the shares of The Tysan Corporation, Minneapolis, Minnesota.

Board of Governors of the Federal Reserve System, March 27, 2015.

**Michael J. Lewandowski,**

*Assistant Secretary of the Board.*

[FR Doc. 2015-07445 Filed 3-31-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL TRADE COMMISSION

[File No. 132 3285]

### National Payment Network, Inc.; Proposed Consent Order To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before April 27, 2015.

**ADDRESSES:** Interested parties may file a comment at <https://ftcpUBLIC.commentworks.com/ftc/natpaynetconsent> online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "National Payment Network, Inc.—Consent Agreement; File No. 132 3285" on your comment and file your comment online at <https://ftcpUBLIC.commentworks.com/ftc/natpaynetconsent> by following the instructions on the web-based form. If you prefer to file your comment on paper, write "National Payment Network, Inc.—Consent Agreement; File No. 132 3285" 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 D), 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 D), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Daniel Dwyer, Bureau of Consumer Protection, (202) 326-2957, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for March 26, 2015), on the World Wide Web at: <http://www.ftc.gov/os/actions.shtm>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before April 27, 2015. Write "National Payment Network, Inc.—Consent Agreement; File No. 132 3285" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of

discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.

Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, like anyone's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, like medical records or other individually identifiable health information. In addition, do not include any "[t]rade secret or any commercial or financial information which . . . is privileged or confidential," as discussed in section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2). In particular, do not include competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

If you want the Commission to give your comment confidential treatment, you must file it in paper form, with a request for confidential treatment, and you have to follow the procedure explained in FTC Rule 4.9(c), 16 CFR 4.9(c).<sup>1</sup> Your comment will be kept confidential only if the FTC General Counsel, in his or her sole discretion, grants your request in accordance with the law and the public interest.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online. To make sure that the Commission considers your online comment, you must file it at <https://ftcpUBLIC.commentworks.com/ftc/natpaynetconsent> by following the instructions on the web-based form. If this Notice appears at <http://www.regulations.gov/#/home>, you also may file a comment through that Web site.

If you file your comment on paper, write "National Payment Network, Inc.—Consent Agreement; File No. 132 3285" 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 D), 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 D), Washington, DC 20024. If possible, submit your paper comment to the Commission by courier or overnight service.

Visit the Commission Web site at <http://www.ftc.gov> to read this Notice and the news release describing it. The FTC Act and other laws that the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before April 27, 2015. You can find more information, including routine uses permitted by the Privacy Act, in the Commission's privacy policy, at <http://www.ftc.gov/ftc/privacy.htm>.

#### **Analysis of Proposed Consent Order To Aid Public Comment**

The Federal Trade Commission ("FTC") has accepted, subject to final approval, an agreement containing a consent order from National Payment Network, Inc., also known as NPN, Inc. The proposed consent order has been placed on the public record for thirty (30) days for receipt of comments by interested persons. Comments received during this period will become part of the public record. After thirty (30) days, the FTC will again review the agreement and the comments received, and will decide whether it should withdraw from the agreement and take appropriate action or make final the agreement's proposed order.

The respondent is a company that offers an auto payment program to consumers financing a motor vehicle. The matter involves its advertising of the auto payment program to consumers. According to the FTC complaint, respondent has represented that consumers who enroll in its biweekly payment program in order to pay off their auto-financing contract will save money, often including a specific amount of savings in interest. Respondent failed to disclose, however, that it charged fees that in many cases offset any savings under the program, and also failed to disclose the total amount of these fees. These facts would be material to consumers in their decision to enroll in respondent's biweekly payment program. The complaint alleges therefore that respondent's failure to disclose the

<sup>1</sup> In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. See FTC Rule 4.9(c), 16 CFR 4.9(c).

above-mentioned facts is a deceptive practice in violation of section 5 of the FTC Act.

The proposed order is designed to prevent respondent from engaging in similar deceptive practices in the future. Section I prohibits respondent from representing that a payment program or add-on product or service will save consumers money, including interest, unless the amount of savings is greater than the total amount of fees associated with the product or service or any qualifying information is clearly and conspicuously disclosed. Section I also prohibits respondent from representing that a payment program or add-on product or service will save any consumer a specific amount of money, including interest, unless the specified amount is the amount of savings after deducting any fees or any qualifying information relating to savings is clearly and conspicuously disclosed.

Section II of the proposed order prohibits respondent from making misrepresentations related to any payment programs, including regarding the existence, amount, timing, or manner of any fees, the program's benefits, performance, or efficacy, or the ability of any payment program to affect consumer credit.

Section III of the proposed order prohibits respondent from making misrepresentations related to any add-on products or services, including regarding the total costs of the add-on and the benefits, performance, or efficacy of the add-on, any restrictions or conditions associated with the add-on, the nature or terms of any refund, cancellation, or exchange of an add-on and that any add-on product can improve, repair or otherwise affect a consumer's credit.

Section IV requires respondent to substantiate any representations about the benefits, performance or efficacy of any add-on product or service or any payment program.

Section V prohibits respondent from collecting cancellation fees from consumers who have finished paying off their financing contract through NPN's Plan.

Section VI of the proposed order requires respondent to pay consumers two million four hundred and seventy-five thousand dollars (\$2,475,000.00) in monetary relief. The proposed order permits respondent to pay the monetary relief amount by: (1) Refunding customers a total of \$1,526,000.00 within thirty days of service of the order; (2) waiving an additional \$949,000.00 in fees for current customers. If respondent is unable to provide refunds or fee waivers in the

stated amount, it must remit the balance to the Commission.

Section VII of the proposed order requires respondent to keep copies of relevant advertisements and materials substantiating claims made in the advertisements. Section VIII requires that respondent provide copies of the order to certain of its personnel. Section IX requires notification of the Commission regarding changes in corporate structure that might affect compliance obligations under the order. Section X requires the respondent to file compliance reports with the Commission. Finally, section XI is a provision "sunsetting" the order after twenty (20) years, with certain exceptions.

The purpose of this analysis is to aid public comment on the proposed order. It is not intended to constitute an official interpretation of the complaint or proposed order, or to modify in any way the proposed order's terms.

By direction of the Commission.

**Donald S. Clark,**  
*Secretary.*

[FR Doc. 2015-07406 Filed 3-31-15; 8:45 am]

**BILLING CODE 6750-01-P**

## FEDERAL TRADE COMMISSION

[File No. 132 3285]

### **Matt Blatt Inc. and Glassboro Imports, LLC; Proposed Consent Order To Aid Public Comment**

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed Consent Agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before April 27, 2015.

**ADDRESSES:** Interested parties may file a comment at <http://ftcpublic.commentworks.com/ftc/mattblattconsent> online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Matt Blatt Inc. and Glassboro Imports, LLC Consent Agreement; File No. 1323285" on your comment and file your comment online at <http://ftcpublic.commentworks.com/ftc/mattblattconsent> by following the instructions on the web-based form. If

you prefer to file your comment on paper, write "Matt Blatt Inc. and Glassboro Imports, LLC Consent Agreement; File No. 1323285" 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 D), 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 D), Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** Daniel Dwyer, Bureau of Consumer Protection, (202) 326-2957, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for March 26, 2015), on the World Wide Web at: <http://www.ftc.gov/os/actions.shtm>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before April 27, 2015. Write "Matt Blatt Inc. and Glassboro Imports, LLC Consent Agreement; File No. 1323285" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.

Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, like anyone's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card