

attempted to describe all the specific entities that may be affected by this action.

*B. What should I consider as I prepare my comments for EPA?*

1. *Submitting CBI.* Do not submit this information to EPA through [regulations.gov](http://www.epa.gov) or email. Clearly mark the part or all of the information that you claim to be CBI. For CBI information in a disk or CD-ROM that you mail to EPA, mark the outside of the disk or CD-ROM as CBI and then identify electronically within the disk or CD-ROM the specific information that is claimed as CBI. In addition to one complete version of the comment that includes information claimed as CBI, a copy of the comment that does not contain the information claimed as CBI must be submitted for inclusion in the public docket. Information so marked will not be disclosed except in accordance with procedures set forth in 40 CFR part 2.

2. *Tips for preparing your comments.* When preparing and submitting your comments, see the commenting tips at <http://www.epa.gov/dockets/comments.html>.

3. *Environmental justice.* EPA seeks to achieve environmental justice, the fair treatment and meaningful involvement of any group, including minority and/or low income populations, in the development, implementation, and enforcement of environmental laws, regulations, and policies. To help address potential environmental justice issues, the Agency seeks information on any groups or segments of the population who, as a result of their location, cultural practices, or other factors, may have atypical or disproportionately high and adverse human health impacts or environmental effects from exposure to the pesticide(s) discussed in this document, compared to the general population.

**II. What action is the Agency taking?**

Under section 5 of the Federal Insecticide, Fungicide and Rodenticide Act (FIFRA), 7 U.S.C. 136c, EPA can allow manufacturers to field test pesticides under development. Manufacturers are required to obtain an EUP before testing new pesticides or new uses of pesticides if they conduct experimental field tests on 10 acres or more of land or one acre or more of water.

Pursuant to 40 CFR 172.11(a), the Agency has determined that the following EUP application may be of regional and national significance, and therefore is seeking public comment on the EUP application:

*Submitter:* Valent U.S.A. Corp., (59639-EUP-RI).

*Pesticide Chemical:* Clothianidin.

*Summary of Request:* Valent has submitted an application for an Experimental Use Permit (EUP) registration for Clothianidin as a Soil Applied Treatment for Corn (field, pop. sweet) to evaluate the effectiveness on Corn Rootworm. The proposed use dates are May 15, 2015 through May 16, 2016. The registrant is requesting use on a combined total of 500 Acres in Minnesota, South Dakota and Wisconsin.

Following the review of the application and any comments and data received in response to this solicitation, EPA will decide whether to issue or deny the EUP request, and if issued, the conditions under which it is to be conducted. Any issuance of an EUP will be announced in the **Federal Register**.

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

Dated: March 27, 2015.

**Susan Lewis,**

*Director, Registration Division, Office of Pesticide Programs.*

[FR Doc. 2015-07823 Filed 4-3-15; 8:45 am]

**BILLING CODE 6560-50-P**

**ENVIRONMENTAL PROTECTION AGENCY**

[FRL-9925-22-OA]

**Notice of Meeting of the EPA's Children's Health Protection Advisory Committee**

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

**ACTION:** Notice of meeting.

**SUMMARY:** Pursuant to the provisions of the Federal Advisory Committee Act, Public Law 92-463, notice is hereby given that the next meeting of the Children's Health Protection Advisory Committee (CHPAC) will be held April 21 and 22, 2015 at the Sheraton Silver Spring, 8777 Georgia Avenue, Silver Spring, Maryland 20910. The CHPAC was created to advise the Environmental Protection Agency on science, regulations, and other issues relating to children's environmental health.

**DATES:** The CHPAC will meet April 21 and 22, 2015.

**ADDRESSES:** 8777 Georgia Avenue, Silver Spring, Maryland, 20910.

**FOR FURTHER INFORMATION CONTACT:** Martha Berger, Office of Children's Health Protection, USEPA, MC 1107A, 1200 Pennsylvania Avenue NW., Washington, DC 20460, (202) 564-2191 or [berger.martha@epa.gov](mailto:berger.martha@epa.gov).

**SUPPLEMENTARY INFORMATION:** The meetings of the CHPAC are open to the public. The CHPAC will meet on April 21 from 12:30 p.m. to 5:00 p.m., and April 22 from 9:00 a.m. to 4:00 p.m. at the Sheraton Silver Spring, 8777 Georgia Avenue, Silver Spring, Maryland 20910. An agenda will be posted at [epa.gov/children](http://epa.gov/children).

*Access and Accommodations:* For information on access or services for individuals with disabilities, please contact Martha Berger at 202-564-2191 or [berger.martha@epa.gov](mailto:berger.martha@epa.gov).

Dated: March 12, 2015.

**Martha Berger,**

*Designated Federal Official.*

[FR Doc. 2015-06876 Filed 4-3-15; 8:45 am]

**BILLING CODE 6560-50-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Agency Information Collection Activities: Submission for OMB Review; Comment Request Regarding the National Survey of Unbanked and Underbanked Households (3064-0167)**

**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:** The FDIC, as part of its continuing effort to reduce paperwork and respondent burden and as required by the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to comment on the survey collection instrument for its fourth National Survey of Unbanked and Underbanked Households (2015 Household Survey), currently approved under OMB Control No. 3064-0167, scheduled to be conducted in partnership with the U.S. Census Bureau as a supplement to its June 2015 Current Population Survey (CPS). The survey seeks to estimate the proportions of unbanked and underbanked households in the U.S. and to identify the factors that inhibit the participation of these households in the mainstream banking system, and opportunities to expand the use of banking services among underserved consumers. The results of these ongoing surveys will help policymakers and bankers understand the issues and challenges underserved households perceive when deciding how and where to conduct financial transactions.

**DATES:** Comments must be submitted on or before May 6, 2015.

**ADDRESSES:** Interested parties are invited to submit written comments by any of the following methods. All comments should refer to “National Survey of Unbanked and Underbanked Households”:

- <http://www.FDIC.gov/regulations/laws/federal/>.

- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.

- *Mail:* Gary Kuiper, Counsel, (202.898.3877), MB-3074, or John Popeo, Counsel, (202.898.6923), MB-3007, 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 7:00 a.m. and 5:00 p.m.

**FOR FURTHER INFORMATION CONTACT:**

Interested members of the public may obtain a copy of the survey and related instructions by clicking on the link for the *National Unbanked and Underbanked Household Survey* on the following Web page: <http://www.fdic.gov/regulations/laws/federal/>.

Interested members of the public may also obtain additional information about the collection, including a paper copy of the proposed collection and related instructions, without charge, by contacting Gary Kuiper or John Popeo at the address or telephone numbers identified above.

**SUPPLEMENTARY INFORMATION:** The FDIC is requesting OMB approval to revise the following collection of information:

*Title:* National Unbanked and Underbanked Household Survey.

*OMB Number:* 3064-0167.

*Frequency of Response:* Once.

*Affected Public:* U.S. households.

*Estimated Number of Respondents:* 42,000.

*Average Time per Response:* 12 minutes (0.2 hours) per respondent.

*Estimated Total Annual Burden:* 0.2 hours × 42,000 respondents = 8,400 hours.

**General Description of Collection**

The FDIC recognizes that public confidence in the banking system is strengthened when banks effectively serve the broadest possible set of consumers. As a result, the agency is committed to increasing the participation of unbanked and underbanked households in the financial mainstream by ensuring that all Americans have access to safe, secure, and affordable banking services. These National Surveys of Unbanked and Underbanked Households are one contribution to this end.

These National Surveys of Unbanked and Underbanked Households are also a key component of the FDIC’s efforts to comply with a Congressional mandate contained in 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.” Section 7 further instructs the FDIC to consider several factors in its conduct of the surveys, including: (1) “what cultural, language and identification issues as well as transaction costs appear to most prevent ‘unbanked’ individuals from establishing conventional accounts,” and (2) “what is a fair estimate of the size and worth of the ‘unbanked’ market in the United States.” The 2015 Household Survey is designed to address these factors and provide a factual basis on the proportions of unbanked households. Such a factual basis is necessary to adequately assess banks’ efforts to serve these households as required by the statutory mandate.

To obtain this information, the FDIC partnered with the U.S. Census Bureau, which administered the Household Survey supplement (“FDIC Supplement”) to households that participated in the January 2009, June 2011, and June 2013 CPS. The results of these surveys were released to the public in December 2009, September 2012, and October 2014, respectively.

The FDIC supplement has yielded nationally-representative data, not otherwise available, on the size and characteristics of the population that is unbanked or underbanked, the use by this population of alternative financial services, and the reasons why some households do not make greater use of mainstream banking services. These National Surveys of Unbanked and Underbanked Households are the only population-representative surveys conducted at the national level that provides state-level estimates of the size and characteristics of unbanked and underbanked households for all 50 states and the District of Columbia. An executive summary of the results of the first three Household Surveys, the full reports, and the survey instruments can be accessed through the following link: <http://www.economicinclusion.gov/surveys/>.

Consistent with the statutory mandate to conduct the surveys on an ongoing basis, the FDIC already has in place arrangements for conducting the fourth Household Survey as a supplement to the June 2015 CPS. However, prior to finalizing the next survey instrument, the FDIC seeks to solicit public comment on whether changes to the existing instrument are desirable and, if so, to what extent. It should be noted that, as a supplement of the CPS survey, the 2015 Household Survey needs to adhere to specific parameters that include limits in the length and sensitivity of the questions that can be asked of CPS respondents. Specifically, there is a strict limitation on the average time required to complete the survey.

**Comment Discussion**

On January 22, 2015 (80 FR 3234), the FDIC issued a request for comment on possible revisions to the 2015 Household Survey. The FDIC received three comments related to this survey effort. One of the commenters suggested that the FDIC collect information on household asset levels. The commenter noted that this would allow retail banks that use asset levels in their segmentation and strategy work to easily incorporate data from the 2015 Household Survey into their analyses. The FDIC seeks to provide insights from the 2015 Household Survey to inform efforts to better meet the needs of underserved consumers, and strongly encourages use of the survey data by financial institutions and other stakeholders. The FDIC is concerned that households’ asset holdings may be sensitive information for many households and that asking for this information may reduce participation in the survey. In all of the surveys to date, including the 2015 Household Survey, there are no survey questions that ask households for specific dollar amounts regarding saving, assets or spending. The 2015 Household Survey does contain some new questions that will help the FDIC better understand households’ savings behavior, including ways in which households save money, and about their ability to meet their monthly obligations. Detailed data on households’ asset holdings are available from other sources, such as the Federal Reserve’s Survey of Consumer Finances.

One commenter cautioned against the use of online methods for conducting the 2015 Household Survey. The 2015 Household Survey is an interviewer-administered survey conducted by the Census Bureau in-person or by telephone.

One commenter recommended that the 2015 Household Survey retain as

many questions as possible from the 2013 Survey, including questions on prepaid cards, direct deposit and reasons for not having a bank account, to allow local and national Bank-On programs to measure the impact of their efforts. The FDIC values the ability to compare results over time and the 2015 Household Survey retains successful elements of the previous surveys, including the core unbanked and underbanked measurements, while also reorganizing and adding questions to gain new insights relevant to serving a diverse range of consumers. The 2015 Household Survey retains many questions from previous surveys and continues to collect information on the use of prepaid cards, direct deposits, and the reasons for not having a bank account.

One commenter suggested the addition of specific questions to measure household financial fragility to help understand the connections between emergency savings and banking access (*i.e.*, household's ability to access \$2000). The 2015 Household Survey does not include this particular question due to the need to keep the average length short to reduce non-response. However, it contains a number of new questions that will help the FDIC better understand households' financial condition. Specifically, the survey will ask about ways in which households save money, their ability to meet their monthly obligations, their income volatility, and their access to mainstream credit.

One commenter suggested collecting information on a wider range of credit products. The 2015 questionnaire added a new section on the use of credit products, including mainstream banking credit products (*e.g.*, credit cards, line of credits) to capture a more complete picture of households' use of credit. However, due to space constraints, questions are focused on mainstream credit products that are more likely to be substitutes for the small-dollar, short-term credit available from alternative financial service providers. The commenter also suggested collecting more information on the frequency of use of credit and transaction products in order to better understand households' varying intensity of use of these products. This suggestion is in part addressed by the revisions made in the 2015 survey. In addition to the use of financial products in the last 12 months, the proposed survey also asks households about their typical use of these products to better differentiate regular users from one-time users.

The commenter also made suggestions to improve the usability of the online

tool for analyzing the survey data that is currently available at [www.economicinclusion.gov](http://www.economicinclusion.gov). These comments are helpful and will be taken into account the next time we consider revising the tools.

One commenter encouraged the FDIC to offer training to municipalities and others on how to use and maximize the opportunities offered by the custom table generator at:

[www.economicinclusion.gov](http://www.economicinclusion.gov). The FDIC's Community Affairs staff work with local stakeholders to disseminate information about how to use and access the survey data, including the use of the table generator tool at: [www.economicinclusion.gov](http://www.economicinclusion.gov). The FDIC will continue to make sure that this information is regularly shared in presentations and outreach materials.

#### Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

The FDIC will consider all comments to determine the extent to which the information collection should be modified prior to submission to OMB for review and approval. After the comment period closes, comments will be summarized and/or included in the FDIC's request to OMB for approval of the collection. All comments will become a matter of public record.

Dated at Washington, DC, this 1st day of April 2015.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2015-07798 Filed 4-3-15; 8:45 am]

**BILLING CODE 6714-01-P**

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## 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 May 1, 2015.

A. Federal Reserve Bank of San Francisco (Gerald C. Tsai, Director, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *PacWest Bancorp, and Pacific Western Bank*, both in Los Angeles, California; merge with Square 1 Financial, Inc., and thereby indirectly acquire Square 1 Bank, both in Durham, North Carolina.

In connection with this application, Applicants have also applied to acquire Square 1 Venture Management 1, L.P., Durham, North Carolina, and thereby engage in funds management, investment advisory, and private placement activities, pursuant to sections 225.28(b)(6)(i), (b)(7)(i) and (b)(7)(iii), respectively.

Board of Governors of the Federal Reserve System, April 1, 2015.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2015-07792 Filed 4-3-15; 8:45 am]

**BILLING CODE 6210-01-P**

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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