

4. *Report title:* Allocation of Low Reserve Tranche and Reservable Liabilities Exemption.

Agency form number: FR 2930.

OMB number: 7100-0088.

Frequency: Annually and on occasion.

Reporters: Depository institutions.

Estimated annual reporting hours: 30.

Estimated average hours per response: 0.25 hours.

Number of respondents: 120.

General description of report: This information collection is mandatory by the Federal Reserve Act (12 U.S.C. 248(a), 461, 603, and 615) and Regulation D (12 CFR 204). The data are given confidential treatment (5 U.S.C. 552(b)(4)).

Abstract: Institutions with offices (or groups of offices) in more than one state or Federal Reserve District, or those operating under operational convenience, are required to file the FR 2930 at least annually. An institution's net transaction accounts up to the exemption amount (\$14.5 million in 2015) are reserved at zero percent. Net transaction accounts up to the low reserve tranche (\$103.6 million in 2015) are reserved at 3 percent while amounts in excess of this amount are reserved at 10 percent. Only a single exemption amount and a single low reserve tranche are allowed per depository institution (including subsidiaries). Therefore, an institution that submits separate FR 2900 reports covering different offices is required to file the FR 2930 at least annually to allocate its reservable liabilities exemption and low reserve tranche among its offices. The Federal Reserve Board does not propose any changes to this report.

Board of Governors of the Federal Reserve System, May 7, 2015.

Michael Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-11443 Filed 5-11-15; 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 June 8, 2015.

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

1. *BNC Bancorp*, High Point, North Carolina, to merge with Valley Financial Corporation, Roanoke, Virginia, and thereby indirectly acquire Valley Bank, Roanoke, Virginia.

Board of Governors of the Federal Reserve System, May 7, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-11399 Filed 5-11-15; 8:45 am]

BILLING CODE 6210-01-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 May 26, 2015.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *4580 Trust, with Shveta S. Raju and Asha J. Shah as co-trustees; 3490 Trust, with Deep J. Shah and Asha J. Shah as co-trustees; 2764 Trust, with Deep J. Shah and Shveta S. Raju as co-trustees; and Deep J. Shah*, all of Duluth, Georgia; to become members of the Shah Family control group, and acquire voting shares of Touchmark Bancshares, Inc., and thereby indirectly acquire voting shares of Touchmark National Bank, both in Alpharetta, Georgia.

B. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Robert A. Clemente, as Trustee of the OJT Irrevocable Trust dated 09/20/2010*, Birmingham, Michigan; to acquire voting shares of Oxford Bank Corporation, and thereby indirectly acquire voting shares of Oxford Bank, both Oxford, Michigan.

Board of Governors of the Federal Reserve System, May 6, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-11342 Filed 5-11-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Sunshine Act; Notice of Joint Meeting of the Federal Retirement Thrift Investment Board and the Employee Thrift Advisory Council

TIME AND DATE: 8:30 a.m. (Eastern Time) May 18, 2015.

PLACE: 10th Floor Training Room, 77 K Street NE., Washington, DC 20002.

STATUS: Open to the public.

MATTERS TO BE CONSIDERED:

Open to the Public

1. Approval of the Minutes of the April 20, 2015 Federal Retirement Thrift Investment Board (FRTIB) Board Member Meeting
2. Approval of the Minutes of the November 12, 2014 Employee Thrift Advisory Council (ETAC) Meeting
3. Selection of ETAC Chairman and Vice Chairman
4. Monthly Reports
 - (a) Monthly Participant Activity Report
 - (b) Monthly Investment Performance Report
 - (c) Legislative Report
5. Quarterly Metrics Report
6. Office of Communications and Education Report

7. Office of Enterprise Planning Report/
Benchmarking Presentation
8. Now & Later Presentation

CONTACT PERSON FOR MORE INFORMATION:
Kimberly Weaver, Director, Office of
External Affairs, (202) 942-1640.

Dated: May 7, 2015.

James Petrick,

*General Counsel, Federal Retirement Thrift
Investment Board.*

[FR Doc. 2015-11494 Filed 5-8-15; 11:15 am]

BILLING CODE 6760-01-P

FEDERAL TRADE COMMISSION

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

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: In compliance with the Paperwork Reduction Act (PRA) of 1995, the FTC is seeking public comments on its request to OMB to extend for three years the current PRA clearance for the information collection requirements contained in the Pay-Per-Call Rule (Rule), 16 CFR part 308. That clearance expires on May 31, 2015 (OMB Control No. 3084-0102).

DATES: Comments must be received by June 11, 2015.

ADDRESSES: Interested parties may file a comment online or on paper by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Pay-Per-Call Rule: FTC File No. R611016" on your comment, and file your comment online at <https://ftcpublic.commentworks.com/ftc/ppcrulepra2> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex J), 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 J), Washington, DC 20024.

FOR FURTHER INFORMATION CONTACT: Requests for additional information or copies of the proposed information requirements should be addressed to Daniel O. Hanks, Attorney, Division of Marketing Practices, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW., Mail Drop CC-8528, Washington, DC 20580, (202) 326-2472.

SUPPLEMENTARY INFORMATION:

Title: Trade Regulation Rule Pursuant to the Telephone Disclosure and Dispute Resolution Act of 1992 ("Pay-Per-Call Rule"), 16 CFR part 308.

OMB Control Number: 3084-0102.

Type of Review: Extension of a currently approved collection.
Abstract: The existing reporting and disclosure requirements of the Pay-Per-Call Rule are mandated by the Telephone Disclosure and Dispute Resolution Act of 1992 to help prevent unfair and deceptive acts and practices in the advertising and operation of pay-per-call services and in the collection of charges for telephone-billed purchases. The information obtained by the Commission pursuant to the reporting requirement is used for law enforcement purposes. The disclosure requirements ensure that consumers are told about the costs of using a pay-per-call service, that they will not be liable for unauthorized non-toll charges on their telephone bills, and how to deal with disputes about telephone-billed purchases.

On February 10, 2015, the Commission sought comment on the information collection requirements in the Pay-Per-Call Rule. 80 FR 7466. No comments were received. As required by OMB regulations, 5 CFR part 1320, the FTC is providing this second opportunity for public comment.

Likely Respondents: telecommunications common carriers (subject to the reporting requirement only, unless acting as a billing entity), information providers (vendors) offering one or more pay-per-call services or programs, and billing entities.

Estimated Annual Hours Burden: 1,165,428 hours (18 + 1,165,410).

Reporting: 18 hours for reporting by common carriers.

Disclosure: 1,165,410 [(24,120 hours for advertising by vendors + 24,700 hours for preamble disclosure which applies to every pay-per-call service + 8,040 burden hours for telephone-billed charges in billing statements (applies to vendors; applies to common carriers if acting as billing entity) + 8,500 burden hours for dispute resolution procedures in billing statements (applies to billing entities) + 1,100,050 hours for disclosures related to consumers reporting a billing error (applies to billing entities)].

Estimated annual cost burden: \$50,178,450 (solely relating to labor costs).¹

¹ Non-labor (e.g., capital/other start-up) costs are generally subsumed in activities otherwise undertaken in the ordinary course of business (e.g., business records from which only existing information must be reported to the Commission, pay-per-call advertisements or audiotext to which

Request for Comment

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before June 11, 2015. Write "Pay-Per-Call Rule: FTC File No. R611016" 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.shtml>. 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, such as 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 are required to follow the procedure explained in FTC Rule 4.9(c), 16 CFR 4.9(c). Your comment will be kept confidential only if the FTC General Counsel 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

cost or other disclosures are added, etc.). To the extent that entities incur operating or maintenance expenses, or purchase outside services to satisfy the Rule's requirements, staff believe those expenses are also included in (or, if contracted out, would be comparable to) the annual burden hour and cost estimates provided below (where such costs are labor-related), or are otherwise included in the ordinary cost of doing business (regarding non-labor costs).