

# Rules and Regulations

Federal Register

Vol. 81, No. 65

Tuesday, April 5, 2016

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

### 12 CFR Part 1026

#### Submission of Credit Card Agreements Under the Truth in Lending Act (Regulation Z)

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of expiration of suspension.

**SUMMARY:** The Truth in Lending Act (TILA) and Regulation Z require credit card issuers to submit their currently-offered credit card agreements to the Bureau of Consumer Financial Protection (Bureau), to be posted on the Bureau's Web site. In April 2015, the Bureau suspended that submission obligation for a period of one year. That suspension has expired, and the next submission is due on the first business day on or after April 30, 2016 (*i.e.*, May 2, 2016). Credit card issuers should visit the Bureau's Web site for instructions on submitting credit card agreements.

**DATES:** Credit card issuers are required to submit to the Bureau the agreements they offered to the public as of March 31, 2016, on or before May 2, 2016.

**FOR FURTHER INFORMATION CONTACT:** Thomas L. Devlin, Counsel, or Kristine M. Andreassen, Senior Counsel, Office of Regulations, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552, at 202-435-7700.

**SUPPLEMENTARY INFORMATION:** In April 2015, the Bureau amended Regulation Z (12 CFR part 1026), which implements TILA, and the official interpretation to that regulation, to temporarily suspend card issuers' obligations to submit credit card agreements to the Bureau for a period of one year *i.e.*, the four quarterly submissions due to the Bureau by the first business day on or after April 30,

2015; July 31, 2015; October 31, 2015; and January 31, 2016, respectively.<sup>1</sup>

The suspension began with the submission that would have been due on the first business day on or after April 30, 2015, and ended with the submission that would have been due on the first business day on or after January 31, 2016. Accordingly, card issuers must resume submitting agreements to the Bureau with the submission due on the first business day on or after April 30, 2016 (*i.e.*, May 2, 2016), covering credit card agreements that were offered to the public as of March 31, 2016.<sup>2</sup> Regulation Z § 1026.58(g) and comment 58(g)-2 describe which agreements must be submitted to the Bureau as part of the submission due on May 2, 2016.

Regulation Z provides that card issuers shall submit their currently-offered agreements "in the form and manner specified by the Bureau."<sup>3</sup> Updated submission instructions are available through the Bureau's Web site.<sup>4</sup> Card issuers' obligations to post currently-offered credit card agreements on their publicly available Web sites, and to make agreements for open accounts available to cardholders, were not affected by the suspension.<sup>5</sup>

Dated: March 28, 2016.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2016-07815 Filed 4-4-16; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

**[Docket No. FAA-2014-1047; Directorate Identifier 2014-NM-157-AD; Amendment 39-18449; AD 2016-07-04]**

**RIN 2120-AA64**

#### Airworthiness Directives; Airbus Airplanes

**AGENCY:** Federal Aviation Administration (FAA), Department of Transportation (DOT).

<sup>1</sup> 80 FR 21153 (Apr. 17, 2015).

<sup>2</sup> 12 CFR 1026.58(g)(1).

<sup>3</sup> 12 CFR 1026.58(c)(1).

<sup>4</sup> <http://www.consumerfinance.gov/credit-cards/agreements/>.

<sup>5</sup> 12 CFR 1026.58(d), (e), (g)(2).

**ACTION:** Final rule.

**SUMMARY:** We are adopting a new airworthiness directive (AD) for certain Airbus Model A318, A319, A320, and A321 series airplanes. This AD was prompted by a report that, during the assembly process, several gaps between the two parts of the girt bar fittings for the aft passenger doors were found to exceed tolerances. This AD requires an inspection of the gap between the two parts of the girt bar fittings on left-hand (LH) and right-hand (RH) aft passenger doors, and corrective actions if necessary. We are issuing this AD to detect and correct incorrect gaps between the girt bar fittings. Detachment of a girt bar could lead to the separation of the slide or slide-raft from the fuselage, making the emergency exit inoperative, which could impede an emergency evacuation.

**DATES:** This AD becomes effective May 10, 2016.

The Director of the Federal Register approved the incorporation by reference of a certain publication listed in this AD as of May 10, 2016.

**ADDRESSES:** For service information identified in this final rule, contact Airbus, Airworthiness Office—EIAS, 1 Rond Point Maurice Bellonte, 31707 Blagnac Cedex, France; telephone +33 5 61 93 36 96; fax +33 5 61 93 44 51; email [account.airworth-eas@airbus.com](mailto:account.airworth-eas@airbus.com); Internet <http://www.airbus.com>. You may view this referenced service information at the FAA, Transport Airplane Directorate, 1601 Lind Avenue SW., Renton, WA. For information on the availability of this material at the FAA, call 425-227-1221. It is also available on the Internet at <http://www.regulations.gov> by searching for and locating Docket No. FAA-2014-1047.

#### Examining the AD Docket

You may examine the AD docket on the Internet at <http://www.regulations.gov> by searching for and locating Docket No. FAA-2014-1047; or in person at the Docket Management Facility between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this AD, the regulatory evaluation, any comments received, and other information. The street address for the Docket Office (telephone 800-647-5527) is Docket Management Facility,