

consumer's report is not obtained without a permissible purpose;

- strengthen the monitoring and testing function to respond to agent violations more quickly; and
- report to the board quarterly on the number of complaints and disputes involving consumer reports obtained without a permissible purpose.

#### 4. Conclusion

Supervision's work in the consumer reporting market is ongoing and remains a high priority. Consumer reporting companies and furnishers have an obligation to maintain the accuracy of consumer data, but experience indicates that they lack incentives and underinvest in accuracy. Indeed, these most recent supervisory findings underscore Supervision's concern about the lack of resources that furnishers in particular have devoted to this important function and the resulting violations of law.

We have targeted substantial resources to improve the accuracy of consumer information, and we will continue to do so. We have observed steady progress at consumer reporting companies to improve data governance. However, we also observed that one or more CRCs have not yet finalized the development of data governance programs as required by Supervision, although such improvements are reported to be in the implementation phase. As to furnisher monitoring programs, Supervision found one or more CRCs made significant progress in leveraging furnisher dispute data as part of an accuracy program. But Supervision also observed that one or more programs require additional development and formalization of the corrective actions taken for furnishers that have been identified through the monitoring program. Overall, we are satisfied with the steady pace of progress in addressing weaknesses identified in Supervision's first round of accuracy and dispute resolution reviews and will continue to work with supervised companies to ensure that they invest the necessary resources to solve compliance challenges.

Supervision will continue to conduct reviews at a wide range of furnishers subject to our authority and expects furnishers to evaluate carefully their entire operations as they relate to their furnishing practices in light of the FCRA and Regulation V's requirements. We are encouraged by some positive trends. For example, at one or more large furnishers, Supervision observed a special emphasis on evaluating, on an enterprise-wide basis, the furnisher's FCRA compliance management system. In addition, furnisher(s) proactively

established action plans for recordkeeping and taking inventory of dispute resolution letters that they will more clearly communicate the results of investigations to consumers.

Supervision will continue to prioritize new and existing FCRA areas based on insights from a robust number of data sources that help us to identify areas where the risk of consumer harm is greatest.

Dated: March 22, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

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## DEPARTMENT OF DEFENSE

### Office of the Secretary

#### **Department of Defense Military Family Readiness Council; Notice of Federal Advisory Committee Meeting; Amendment**

**AGENCY:** Under Secretary of Defense for Personnel and Readiness, Department of Defense.

**ACTION:** Notice of meeting; amendment.

**SUMMARY:** On Friday, March 17, 2017 (82 FR 14211-14212), the Department of Defense published a notice to announce a Federal Advisory Committee meeting of the Department of Defense Military Family Readiness Council (MFRC) to be held on April 27, 2017. Subsequent to the publication of this notice, the meeting purpose statement and agenda items changed. All other information in the March 17, 2017 notice remains the same.

**DATES:** Open to the public Thursday, April 27, 2017 from 1:00 p.m. to 3:00 p.m.

**ADDRESSES:** Pentagon Library & Conference Center, Room B6. Escorts will be provided from the Pentagon Visitors Center waiting area (Pentagon Metro entrance) upon request.

**FOR FURTHER INFORMATION CONTACT:** Ms. Melody McDonald or Dr. Randy Eltringham, Office of the Deputy Assistant Secretary of Defense (Military Community & Family Policy), Office of Family Readiness Policy, 4800 Mark Center Drive, Alexandria, VA 22350-2300, Room 3G15. Telephones (571) 372-0880; (571) 372-5315 or email: OSD Pentagon OUSD P-R Mailbox Family Readiness Council, [osd.pentagon.ousd-p-r.mbx.family-readiness-council@mail.mil](mailto:osd.pentagon.ousd-p-r.mbx.family-readiness-council@mail.mil).

**SUPPLEMENTARY INFORMATION:** This meeting is being held under the

provisions of the Federal Advisory Committee Act (FACA) of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102-3.140 and 102-3.150.

*Purpose of the Meeting:* The purpose of this meeting is to receive information related to community collaboratives that connect servicemembers and their families to the information, resources and support services they need throughout their mobile military lifecycle.

#### **Agenda**

Welcome & Administrative Remarks.  
Making Military Family Connections through High Tech-High Touch Community Collaboratives.

Minnesota's Beyond the Yellow Ribbon Program: Support for the National Guard and Reserve.

Military OneSource: Creating an Integrated I&R-Counseling System to Build Community Capacity to Serve.

Best Practice Collaboratives with Military Support Organizations.

Military Service Best Practice Spotlights: Demonstrating the Positive Impacts of Sharing Information and Connecting Military Families to Needed Resources.

Closing Remarks.

*Note:* Exact order may vary.

Dated: April 3, 2017.

**Aaron Siegel,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

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## DEPARTMENT OF ENERGY

### Office of Energy Efficiency and Renewable Energy

#### **Executive Summit on Hydropower Research and Development**

**AGENCY:** Water Power Technologies Office, Office of Energy Efficiency and Renewable Energy, U.S. Department of Energy.

**ACTION:** Notice of the Executive Summit for Hydropower Research and Development.

**SUMMARY:** This notice serves to announce that the Water Power Technologies Office (WPTO) within the U.S. Department of Energy (DOE) intends to hold an Executive Summit on Hydropower Research and Development ("Summit") in Washington, DC on May 4, 2017. Through this initiative, the WPTO intends to engage industry and researchers to articulate hydropower