

would be affected, we believe that there is a minimal exchange of individuals over time and that the number of individuals would not be appreciably larger than this. We preliminarily find that small numbers of marine mammals will be taken relative to the populations of the affected species or stocks.

Impact on Availability of Affected Species for Taking for Subsistence Uses

There are no relevant subsistence uses of marine mammals implicated by these actions. Therefore, we have determined that the total taking of harbor seals will not have an unmitigable adverse impact on the availability of such species or stocks for taking for subsistence purposes.

Endangered Species Act (ESA)

No ESA-listed marine mammal species under NMFS' jurisdiction are expected to be affected by these activities. Therefore, NMFS has determined that a section 7 consultation under the ESA is not required.

National Environmental Policy Act

NMFS prepared an SEA and analyzed the potential impacts to marine mammals that will result from the project. After reviewing the project, NMFS determined the Minhoto-Hester Marsh restoration fell within the scope and effects of activities analyzed in the NOAA Restoration Center, Southwest Region Community-Based Restoration Program's (CRP) August 2010 Targeted SEA (TSEA) for the Parson's Slough Project (the adjoining salt marsh to the Minhoto-Hester Marsh and also within Elkhorn Slough), as well as the February 6, 2002 Programmatic EA (PEA) for the CRP Implementation Plan and the June 23, 2006 Supplemental PEA the CRP Implementation Plan (SPEA). The impacts to ESA listed species and marine mammals under the MMPA were analyzed in the TSEA, PEA, and SPEA; however, updated as is relevant for this SEA. The SEA level of review was conducted in accordance with the implementation procedures described in the SPEA (specifically for Sediment Removal and Materials Placement in the tidal wetlands environment) and appropriately focused on consideration of effects to species listed under the ESA and protected under the MMPA (e.g., noise, displacement, habitat quality/quantity). Beyond consideration of site-specific effects to these species, our review of the action did not reveal any substantial changes in the action or new potentially significant adverse effects to other elements of the human environment which would require additional review in the SEA. NMFS

considered comments submitted in response to our **Federal Register** notice of the proposed IHA and the CADFW application as part of the process. The FONSI was signed on November 15, 2016.

Authorization

As a result of these determinations, NMFS has issued an IHA to CADFW for the harassment of small numbers of harbor seals incidental to the Minhoto-Hester Marsh restoration project in Elkhorn Slough, Monterey, California, effective for one year beginning August 1, 2017, provided the previously mentioned mitigation, monitoring and reporting requirements are incorporated.

Dated: March 31, 2017.

Donna S. Wieting,

*Director, Office of Protected Resources,
National Marine Fisheries Services.*

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COMMODITY FUTURES TRADING COMMISSION

Sunshine Act Meetings

FEDERAL REGISTER CITATION OF PREVIOUS ANNOUNCEMENT: 82 FR 15699, March 30, 2017.

PREVIOUSLY ANNOUNCED TIME AND DATE OF THE MEETING: 11:00 a.m., Thursday, April 6, 2017.

CHANGES IN THE MEETING: The meeting has been cancelled.

CONTACT PERSON FOR MORE INFORMATION: Christopher Kirkpatrick, 202-418-5964.

Christopher J. Kirkpatrick,
Secretary of the Commission.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

Supervisory Highlights: Consumer Reporting Special Edition

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Supervisory Highlights; notice.

SUMMARY: The Bureau of Consumer Financial Protection (CFPB) is issuing its fourteenth edition of its *Supervisory Highlights*. In this issue of *Supervisory Highlights*, we report examination findings in the area of consumer reporting. These observations include findings from examinations at consumer reporting companies and at companies that furnish information to consumer reporting companies.

DATES: The Bureau released this edition of the Supervisory Highlights on its Web site on March 2, 2017.

FOR FURTHER INFORMATION CONTACT: Alice Hrdy, Deputy Assistant Director, Office of Supervision Policy, 1700 G Street NW., 20552, (202) 435-7129.

SUPPLEMENTARY INFORMATION:

1. Introduction

Credit reporting plays a critical role in consumers' financial lives, a role that most consumers do not recognize because it is usually not very visible to them. Credit reports on a consumer's financial behavior can determine a consumer's eligibility for credit cards, car loans, and home mortgage loans—and they often affect how much a consumer is going to pay for that loan. Federal law provides an important framework to ensure the players in the consumer reporting system receive the benefits of our risk-based credit economy.

The Consumer Financial Protection Bureau (CFPB) is the first Federal agency to have supervisory authority over many of the key institutions in the consumer reporting system. First are the creditors and others that supply the information about consumers' financial behavior, referred to as furnishers, including banks, mortgage servicers, student loan servicers, and debt collectors. Second are the consumer reporting companies (CRCs), including the largest consumer reporting companies, consumer report resellers, and specialty consumer reporting companies. CRCs sell the information in the form of consumer reports to creditors and other users and provide them to consumers. Third are those that use the information for credit decisions as well as employment, insurance, and other decisions. The CFPB's jurisdiction over the major players in each of these categories is unique and has allowed the Bureau to take an integrated approach to improving the accuracy of information across the system.

We prioritized this market for oversight to promote our vision of a consumer reporting system: A system where furnishers provide and CRCs maintain and distribute data that are accurate, supplemented by an effective and efficient dispute management and resolution process for consumers.

The CFPB's vision is rooted in the obligations and rights set forth in the Fair Credit Reporting Act (FCRA) and Regulation V.¹ In the last two years, we identified failings in compliance management systems and violations of

¹ 15 U.S.C. 1681, *et seq.* and 12 CFR 1022.