

authorized by the agreement creating the debt or permitted by law.¹¹

Supervision has found that one or more mortgage servicers that met the definition of “debt collector” under the FDCPA violated the Act when they charged fees for taking mortgage payments over the phone to borrowers whose mortgage instruments did not expressly authorize collecting such fees and who reside in states where applicable law does not expressly permit collecting such fees. Supervision directed one or more servicers to review mortgage notes and applicable state law, and to only collect pay-by-phone fees where expressly authorized by contract or state law.¹²

The Bureau's Expectations

The Bureau expects entities to review their practices on charging phone pay fees for potential risks of committing UDAAPs or violating the FDCPA. While the Bureau does not mandate any particular method for informing consumers about the available phone pay options and fees, entities should consider the following suggestions in assessing whether their practices may present a risk of constituting a UDAAP or FDCPA violation:

- Review applicable State and Federal laws, including the FDCPA, to confirm whether entities are permitted to charge phone pay fees.
- Review underlying debt agreements to determine whether such fees are authorized by the contract.
- Review internal and service providers' policies and procedures on phone pay fees, including call scripts and employee training materials, and revise policies and procedures to address any concerns identified during the review, as appropriate.¹³
- Review whether information on phone pay fees is shared in account disclosures, loan agreements, periodic statements, payment coupon books, on the company's Web site, over the phone, or through other mechanisms.
- Incorporate pay-by-phone issues in regular monitoring or audits of calls with consumers.
- Review consumer complaints regarding phone pay fees.
- Perform regular reviews of service providers as to their pertinent practices.¹⁴

- Review that the entity has a corrective action program to address any violations identified and to reimburse consumers when appropriate.

Entities should also consider reviewing employee and service provider production incentive programs to see if there are incentives to steer borrowers to certain payment types or to avoid disclosures. As discussed in more detail in CFPB Compliance Bulletin 2016–03,¹⁵ the Bureau acknowledges that production incentives have been common across many economic sectors and can affect a wide range of outcomes for employees or service providers, from their compensation levels to whether they will continue to be employed or retained at all. The Bureau has also highlighted the risks posed to consumers by production incentive programs, especially when they create an unrealistic culture of high-pressure targets or when the activities of employees or service providers are not adequately monitored for compliance with the law.

In the context of phone pay fees, production incentives may enhance the potential risk of entities engaging in UDAAPs. Production incentives that reward employees or service providers based on consumers using a higher-cost phone pay option may potentially lead entities to steer consumers to a higher-cost option despite the availability of lower-cost alternatives. Similarly, incentive programs that reward representatives who complete a large number of daily calls may potentially cause these representatives to spend less time discussing the available phone pay options and fees resulting in the consumer paying a higher fee because the consumer is not informed of the lower-cost alternatives. Entities should review these programs accordingly.

The Bureau will continue to review closely the practices of entities assessing phone pay fees for potential UDAAPs and FDCPA violations, including the practices described above. The Bureau will use all appropriate tools to assess whether supervisory, enforcement, or other actions may be necessary.

[2]. Regulatory Requirements

This Compliance Bulletin is a non-binding general statement of policy articulating considerations relevant to the Bureau's exercise of its supervisory and enforcement authority. It is therefore exempt from notice and comment rulemaking requirements

under the Administrative Procedure Act pursuant to 5 U.S.C. 553(b). Because no notice of proposed rulemaking is required, the Regulatory Flexibility Act does not require an initial or final regulatory flexibility analysis. 5 U.S.C. 603(a), 604(a). The Bureau has determined that this Compliance Bulletin does not impose any new or revise any existing recordkeeping, reporting, or disclosure requirements on covered entities or members of the public that would be collections of information requiring OMB approval under the Paperwork Reduction Act, 44 U.S.C. 3501 *et seq.*

Dated: July 25, 2017.

Richard Cordray,

Director, Bureau of Consumer Financial Protection.

[FR Doc. 2017–16188 Filed 8–1–17; 8:45 am]

BILLING CODE 4810-AM-P

DEPARTMENT OF ENERGY

Environmental Management Site-Specific Advisory Board, Oak Ridge Reservation

AGENCY: Department of Energy.

ACTION: Notice of open meeting.

SUMMARY: This notice announces a meeting of the Environmental Management Site-Specific Advisory Board (EM SSAB), Oak Ridge Reservation. The Federal Advisory Committee Act requires that public notice of this meeting be announced in the **Federal Register**.

DATES: Saturday, August 19, 2017, 9:00 a.m. to 2:30 p.m.

ADDRESSES: Tremont Lodge, 7726 East Lamar Alexander Parkway, Townsend, Tennessee 37882.

FOR FURTHER INFORMATION CONTACT: Melyssa P. Noe, Alternate Deputy Designated Federal Officer, U.S. Department of Energy, Oak Ridge Office of Environmental Management, P.O. Box 2001, EM-942, Oak Ridge, TN 37831. Phone (865) 241–3315; Fax (865) 241–6932; Email: Melyssa.Noel@ore.m.doe.gov. Or visit the Web site at <https://energy.gov/ore/services/community-engagement/oak-ridge-site-specific-advisory-board>.

SUPPLEMENTARY INFORMATION:

Purpose of the Board: The purpose of the Board is to make recommendations to DOE–EM and site management in the areas of environmental restoration, waste management, and related activities.

Tentative Agenda:

- Welcome, Opening Remarks and Introductions

¹¹ 15 U.S.C. 1692f(1).

¹² See Supervisory Highlights, Fall 2015 edition at pp. 20–21.

¹³ Entities should refer to CFPB Compliance Bulletin and Policy Guidance; 2016–02, Service Providers (Oct. 31, 2016), available at https://www.consumerfinance.gov/documents/1385/102016_cfpb_OfficialGuidanceServiceProviderBulletin.pdf.

¹⁴ *Id.*

¹⁵ See CFPB Bulletin 2016–03, Detecting and Preventing Consumer Harm from Production Incentives (Nov. 28, 2016), available at https://www.consumerfinance.gov/documents/1537/201611_cfpb_Production_Incentives_Bulletin.pdf.

- Comments from the Deputy Designated Federal Officer (DDFO)
- Board Mission and Accomplishments
- Board Operations
 - Results of Member Survey
- Break
- Work Plan Topics
 - Process
 - Presentations by DOE, Environmental Protection Agency and Tennessee Department of Environment and Conservation Liaisons
 - Suggestions from Board Members
 - Plan for Issue Group Sign-up
- Summary of Morning Discussions
- Board Business
 - Presentation of Candidates for Fiscal Year 2018 Officers
 - Recommendations on the Fiscal Year 2019 Oak Ridge EM Budget Priorities
- Public Comment Period
- Remarks by Board Chair and Alternate DDFO
- Lunch Break
- Follow-on Discussion
- Adjourn

Public Participation: The EM SSAB, Oak Ridge, welcomes the attendance of the public at its advisory committee meetings and will make every effort to accommodate persons with physical disabilities or special needs. If you require special accommodations due to a disability, please contact Melyssa P. Noe at least seven days in advance of the meeting at the phone number listed above. Written statements may be filed with the Board either before or after the meeting. Individuals who wish to make oral statements pertaining to the agenda item should contact Melyssa P. Noe at the address or telephone number listed above. Requests must be received five days prior to the meeting and reasonable provision will be made to include the presentation in the agenda. The Deputy Designated Federal Officer is empowered to conduct the meeting in a fashion that will facilitate the orderly conduct of business. Individuals wishing to make public comments will be provided a maximum of five minutes to present their comments.

Minutes: Minutes will be available by writing or calling Melyssa P. Noe at the address and phone number listed above. Minutes will also be available at the following Web site: <https://energy.gov/oream/listings/oak-ridge-site-specific-advisory-board-meetings>.

Issued at Washington, DC, on July 27, 2017.

LaTanya R. Butler,

Deputy Committee Management Officer.

[FR Doc. 2017-16236 Filed 8-1-17; 8:45 am]

BILLING CODE 6450-01-P

DEPARTMENT OF ENERGY

Environmental Management Site-Specific Advisory Board, Paducah

AGENCY: Department of Energy (DOE).

ACTION: Notice of open meeting.

SUMMARY: This notice announces a meeting of the Environmental Management Site-Specific Advisory Board (EM SSAB), Paducah. The Federal Advisory Committee requires that public notice of this meeting be announced in the **Federal Register**.

DATES: Thursday, August 17, 2017, 6:00 p.m.

ADDRESSES: Barkley Centre, 111 Memorial Drive, Paducah, Kentucky 42001.

FOR FURTHER INFORMATION CONTACT:

Jennifer Woodard, Deputy Designated Federal Officer, Department of Energy Paducah Site Office, Post Office Box 1410, MS-103, Paducah, Kentucky 42001, (270) 441-6825.

SUPPLEMENTARY INFORMATION:

Purpose of the Board: The purpose of the Board is to make recommendations to DOE-EM and site management in the areas of environmental restoration, waste management and related activities.

Tentative Agenda:

- Call to Order, Introductions, Review of Agenda
- Administrative Issues
- Public Comments (15 minutes)
- Adjourn

Breaks Taken As Appropriate

Public Participation: The EM SSAB, Paducah, welcomes the attendance of the public at its advisory committee meetings and will make every effort to accommodate persons with physical disabilities or special needs. If you require special accommodations due to a disability, please contact Jennifer Woodard as soon as possible in advance of the meeting at the telephone number listed above. Written statements may be filed with the Board either before or after the meeting. Individuals who wish to make oral statements pertaining to agenda items should contact Jennifer Woodard at the telephone number listed above. Requests must be received as soon as possible prior to the meeting and reasonable provision will be made to include the presentation in the agenda. The Deputy Designated Federal Officer is empowered to conduct the meeting in a fashion that will facilitate the orderly conduct of business. Individuals wishing to make public comments will be provided a maximum of five minutes to present their comments. The EM SSAB, Paducah,

will hear public comments pertaining to its scope (clean-up standards and environmental restoration; waste management and disposition; stabilization and disposition of non-stockpile nuclear materials; excess facilities; future land use and long-term stewardship; risk assessment and management; and clean-up science and technology activities). Comments outside of the scope may be submitted via written statement as directed above.

Minutes: Minutes will be available by writing or calling Jennifer Woodard at the address and phone number listed above. Minutes will also be available at the following Web site: http://www.pgdpcb.energy.gov/2017_meetings.htm.

Issued at Washington, DC on July 27, 2017.

LaTanya R. Butler,

Deputy Committee Management Officer.

[FR Doc. 2017-16235 Filed 8-1-17; 8:45 am]

BILLING CODE 6450-01-P

DEPARTMENT OF ENERGY

Biomass Research and Development Technical Advisory Committee

AGENCY: Energy Efficiency and Renewable Energy, Department of Energy.

ACTION: Notice of open meeting.

SUMMARY: This notice announces an open meeting of the Biomass Research and Development Technical Advisory Committee. The Federal Advisory Committee requires that agencies publish these notices in the **Federal Register** to allow for public participation.

DATES: August 15, 2017, 1:00 p.m.–5:30 p.m., August 16, 2017, 8:30 a.m.–5:30 p.m.

ADDRESSES: Los Angeles Airport Marriott, 5855 West Century Blvd., Los Angeles, CA 90045.

FOR FURTHER INFORMATION CONTACT:

Dr. Mark Elless, Designated Federal Officer for the Committee, Office of Energy Efficiency and Renewable Energy, U.S. Department of Energy, 1000 Independence Avenue SW., Washington, DC 20585; Email: Mark.Elless@ee.doe.gov and Roy Tiley at (410) 997-7778 ext. 220; Email: rtiley@bcs-hq.com.

SUPPLEMENTARY INFORMATION:

Purpose of Meeting: To develop advice and guidance that promotes research and development leading to the production of biobased fuels and biobased products.

Tentative Agenda: Agenda will include the following: