

At the same time, the Guidelines ensure HMDA data integrity by maintaining field error resubmission thresholds that safeguard the accuracy of each data field, and thus all data, reported under HMDA. Furthermore, under the Guidelines, examiners may direct financial institutions to change their policies, procedures, audit processes, or other aspects of its compliance management system to prevent the reoccurrence of errors.

#### All Federal HMDA Supervisory Agencies Will Use the Same Guidelines

The Guidelines represent a joint effort by the Bureau, the FRB, the OCC, the FDIC, and the NCUA to provide—for the first time—uniform guidelines across all Federal HMDA supervisory agencies. This collaboration began with the Bureau issuing a Request for Information<sup>56</sup> and holding outreach meetings in which the other supervisory agencies participated. The agencies then worked together to develop the Guidelines.

Information about HMDA and other data submission resources are located at <http://www.consumerfinance.gov/adata-research/hmda/>.

#### 4.3 Examination Procedures

##### 4.3.1 Updates to the Compliance Management Review Examination Procedures

On August 30, 2017, the CFPB released revised Compliance Management Review examination procedures. The procedures were updated in order to reflect changes to the FFIEC Interagency Consumer Compliance Ratings System (CC Ratings System), which became effective March 31, 2017. These procedures do not reflect any new or additional expectations of institutions regarding their CMS, nor do they change the examiner's assessment from that which examiners have been conducting in the past: They only reorganize the procedures to align with the CC Ratings System and formalize current CMS review processes.

As revised, the CMS examination procedures are divided into five Modules:

- Module 1: Board and Management Oversight
- Module 2: Compliance Program
- Module 3: Service Provider Oversight
- Module 4: Violations of Law and Consumer Harm

<sup>56</sup> See the related Request for Information, available at [http://files.consumerfinance.gov/f/201601\\_cfpb\\_request-for-information-regarding-home-mortgage-disclosure-act-resubmission.pdf](http://files.consumerfinance.gov/f/201601_cfpb_request-for-information-regarding-home-mortgage-disclosure-act-resubmission.pdf).

#### ■ Module 5: Examiner Conclusions and Wrap-Up

In general, all CFPB reviews will include Modules 1, 2, 3, and 5. Module 4 will generally be included in targeted reviews of individual product lines, as well as examinations that will result in the institution receiving a consumer compliance rating. The CMS review for target reviews will generally be limited to reviewing aspects of CMS pertaining to the product line under review. To the extent that CMS for a particular product line or a specific institution has been previously reviewed, CFPB examiners may evaluate CMS by reviewing previous conclusions and assessing only the changes to the current CMS program.

#### 4.4 Recent CFPB Guidance

The CFPB is committed to providing guidance on its supervisory priorities to industry and members of the public.

##### 4.4.1 Phone Pay Fees Bulletin

On July 31, 2017, the Bureau released Bulletin 2017–01,<sup>57</sup> which provides guidance to covered persons and service providers regarding fee assessments for pay-by-phone services. The bulletin provides examples of conduct observed during supervisory examinations and enforcement investigations that may violate the Dodd-Frank Act prohibition on engaging in UDAAPs, as well as the FDCPA. The bulletin clarifies that the Bureau is not mandating specific pay-by-phone disclosure requirements, but states that the Bureau expects supervised entities to review their practices on charging phone pay fees for potential risks of violating Federal consumer financial laws. To that end, the bulletin offers a number of suggestions for entities assessing whether their practices violate these laws and further recommends having in place a corrective action program to address any violations identified and reimburse consumers when appropriate.

#### 5. Conclusion

The Bureau recognizes the value of communicating its program findings to CFPB-supervised entities to help them comply with Federal consumer financial law, and to other stakeholders to foster a better understanding of the CFPB's work.

To this end, the Bureau remains committed to publishing its *Supervisory Highlights* report periodically to share information about general supervisory

<sup>57</sup> See Compliance Bulletin 2017–01, available at <https://www.consumerfinance.gov/policy-compliance/guidance/implementation-guidance/bulletin-phone-pay-fees/>.

and examination findings (without identifying specific institutions, except in the case of public enforcement actions), to communicate operational changes to the program, and to provide a convenient and easily accessible resource for information on the Bureau's guidance documents.

Dated: September 7, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2017–22700 Filed 10–18–17; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID: DOD–2017–OS–0057]

#### Notice of Availability of an Environmental Assessment Addressing Defense Logistics Agency Construction and Operation of a Disposition Services Complex at DLA Disposition Services Red River, Texas

**AGENCY:** Defense Logistics Agency (DLA), Department of Defense (DoD).

**ACTION:** Notice of availability (NOA).

**SUMMARY:** DLA announces the availability of an Environmental Assessment (EA) documenting the potential environmental effects associated with the Proposed Action to construct and operate a DLA Disposition Services Complex at DLA Disposition Services Red River, Texas, which is on the Red River Army Depot. The EA has been prepared as required under the National Environmental Policy Act (NEPA).

**DATES:** The public comment period will end on November 20, 2017.

**ADDRESSES:** You may submit comments, identified by DOD–2017–OS–0057, to one of the following:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Mail:* Department of Defense, Office of the Deputy Chief Management Officer, Directorate for Oversight and Compliance, Regulatory and Advisory Committee Division, 4800 Mark Center Drive, Mailbox #24, Suite 08D09B, Alexandria, VA 22350–1700.

**FOR FURTHER INFORMATION CONTACT:** Ira Silverberg at 703–767–0705 during normal business hours Monday through Friday, from 8:00 a.m. to 4:30 p.m. (EDT) or by email: [ira.silverberg@dla.mil](mailto:ira.silverberg@dla.mil).

**SUPPLEMENTARY INFORMATION:** The EA complies with 32 Code of Federal

Regulations part 651, Environmental Analysis of Army Actions (AR 200–2), and DLA's regulation for NEPA compliance, DLA Regulation 1000.22, Environmental Considerations in DoD Actions. However, because DLA is a tenant on Red River Army Depot, a U.S. Army-supported installation, this EA is subject to compliance with U.S. Army implementing regulations for NEPA. DLA has determined that the Proposed Action would not have a significant impact on the human environment within the context of NEPA. Therefore, the preparation of an environmental impact statement is not required.

Comments received by the end of the 30-day period will be considered when preparing the final version of the documents. The EA is available electronically at the Federal eRulemaking Portal at <http://www.regulations.gov>, and in hardcopy at the County Clerk's Office at the Bowie County Courthouse, 710 James Bowie Drive, New Boston, TX 75570.

Dated: October 16, 2017.

**Aaron Siegel,**

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

[FR Doc. 2017–22668 Filed 10–18–17; 8:45 am]

**BILLING CODE 5001–06–P**

## DEPARTMENT OF EDUCATION

[Docket No.: ED–2017–ICCD–0129]

### Agency Information Collection Activities; Comment Request; Personal Authentication Service (PAS) for FSA ID

**AGENCY:** Federal Student Aid (FSA), Department of Education (ED).

**ACTION:** Notice.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995, ED is proposing an extension of an existing information collection.

**DATES:** Interested persons are invited to submit comments on or before December 18, 2017.

**ADDRESSES:** To access and review all the documents related to the information collection listed in this notice, please use <http://www.regulations.gov> by searching the Docket ID number ED–2017–ICCD–0129. Comments submitted in response to this notice should be submitted electronically through the Federal eRulemaking Portal at <http://www.regulations.gov> by selecting the Docket ID number or via postal mail, commercial delivery, or hand delivery. *Please note that comments submitted by fax or email and those submitted after the comment period will not be*

*accepted.* Written requests for information or comments submitted by postal mail or delivery should be addressed to the Director of the Information Collection Clearance Division, U.S. Department of Education, 400 Maryland Avenue SW., LBJ, Room 216–34, Washington, DC 20202–4537.

**FOR FURTHER INFORMATION CONTACT:** For specific questions related to collection activities, please contact Beth Grebeldinger, 202–377–4018.

**SUPPLEMENTARY INFORMATION:** The Department of Education (ED), in accordance with the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3506(c)(2)(A)), provides the general public and Federal agencies with an opportunity to comment on proposed, revised, and continuing collections of information. This helps the Department assess the impact of its information collection requirements and minimize the public's reporting burden. It also helps the public understand the Department's information collection requirements and provide the requested data in the desired format. ED is soliciting comments on the proposed information collection request (ICR) that is described below. The Department of Education is especially interested in public comment addressing the following issues: (1) Is this collection necessary to the proper functions of the Department; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the Department enhance the quality, utility, and clarity of the information to be collected; and (5) how might the Department minimize the burden of this collection on the respondents, including through the use of information technology. Please note that written comments received in response to this notice will be considered public records.

*Title of Collection:* Personal Authentication Service (PAS) for FSA ID.

*OMB Control Number:* 1845–0131.

*Type of Review:* An extension of an existing information collection.

*Respondents/Affected Public:* Individuals or Households.

*Total Estimated Number of Annual Responses:* 55,300,000.

*Total Estimated Number of Annual Burden Hours:* 14,715,000.

*Abstract:* Federal Student Aid (FSA) replaced the PIN system with the Personal Authentication Service (PAS) which will employ an FSA ID, a standard user name and password solution. In order to create an FSA ID to gain access to certain FSA systems (FAFSA on the Web, NSLDS,

StudentLoans.gov, etc.) a user must register on-line for an FSA ID account. The FSA ID allows the customer to have a single identity, even if there is a name change or change to other personally identifiable information. The information collected to create the FSA ID enables electronic authentication and authorization of users for FSA web-based applications and information and protects users from unauthorized access to user accounts on all protected FSA sites.

Dated: October 16, 2017.

**Kate Mullan,**

*Acting Director, Information Collection Clearance Division, Office of the Chief Privacy Officer, Office of Management.*

[FR Doc. 2017–22683 Filed 10–18–17; 8:45 am]

**BILLING CODE 4000–01–P**

## DEPARTMENT OF ENERGY

### Federal Energy Regulatory Commission

#### Combined Notice of Filings #1

Take notice that the Commission received the following electric rate filings:

*Docket Numbers:* ER12–543–003.

*Applicants:* Clean Choice Energy, Inc.

*Description:* Notification of Change in Status of Clean Choice Energy, Inc.

*Filed Date:* 10/12/17.

*Accession Number:* 20171012–5162.

*Comments Due:* 5 p.m. ET 11/2/17.

*Docket Numbers:* ER18–68–000.

*Applicants:* Natural Gas Exchange Inc.

*Description:* Notice of Cancellation of Market-Based Rate Tariff of Natural Gas Exchange Inc.

*Filed Date:* 10/12/17.

*Accession Number:* 20171012–5107.

*Comments Due:* 5 p.m. ET 11/2/17.

*Docket Numbers:* ER18–69–000.

*Applicants:* NorthWestern

Corporation.

*Description:* § 205(d) Rate Filing: NTTG Attachment K Revisions (Interconnection-Wide) to be effective 12/12/2017.

*Filed Date:* 10/12/17.

*Accession Number:* 20171012–5136.

*Comments Due:* 5 p.m. ET 11/2/17.

*Docket Numbers:* ER18–70–000.

*Applicants:* Citizens Sunrise

Transmission LLC.

*Description:* § 205(d) Rate Filing: Annual TRBAA Filing October 2017 to be effective 1/1/2018.

*Filed Date:* 10/12/17.

*Accession Number:* 20171012–5138.

*Comments Due:* 5 p.m. ET 11/2/17.

*Docket Numbers:* ER18–71–000.

*Applicants:* PJM Interconnection, L.L.C.