

an office of the bank or on behalf of the bank (collectively, "Covered Persons"), require Covered Persons to prepare and provide certain disclosures to consumers. Covered Persons are required to make certain written and oral disclosures before the completion of the initial sale of an insurance product or annuity to a consumer and at the time a consumer applies for an extension of credit in connection with which an insurance product or annuity is solicited, offered, or sold (see 12 CFR 208.84(a)-(d)).

**Legal authorization and confidentiality:** Section 305 of the GLBA requires that the Board issue regulations, including disclosure requirements, applicable to retail sales practices, solicitations, advertising, or offers of insurance by depository institutions (12 U.S.C. 1831x). The disclosure requirements described above are contained in subpart H of the Board's Regulation H. 12 CFR part 208, subpart H. The disclosures required under subpart H are mandatory. Because Regulation H-7 disclosures are provided by Covered Persons to customers, confidentiality issues should generally not arise. However, if the Board obtains any institution-specific information during an examination of a state member bank, such information may be protected under exemption (b)(8) of the Freedom of Information Act, which exempts from disclosure materials related to the examination of financial institutions (5 U.S.C. 552(b)(8)).

Board of Governors of the Federal Reserve System, October 11, 2018.

**Michele Taylor Fennell,**  
*Assistant Secretary of the Board.*

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## GENERAL SERVICES ADMINISTRATION

[OMB Control No. 3090-XXXX; Docket No. 2018-0001; Sequence No. 19]

### Information Collection; Mobile Now Act

**AGENCY:** Office of Government-wide Policy (OGP), General Services Administration (GSA).

**ACTION:** Emergency Clearance Notice.

**SUMMARY:** As required by the Paperwork Reduction Act of 1995, as amended by the Clinger-Cohen Act, the Regulatory Secretariat Division will be submitting to the Office of Management and Budget (OMB) a request to review and approve a new information collection

requirement regarding the MOBILE NOW Act.

**DATES:** Submit comments on or before October 29, 2018.

**ADDRESSES:** Submit comments identified by Information Collection 3090-XXXX; Mobile Now Act, by any of the following methods:

- *Regulations.gov:* <http://www.regulations.gov>. Submit comments via the Federal eRulemaking portal by searching for the OMB Control number 3090-XXXX. Select the link "Comment Now" that corresponds with "Information Collection 3090-XXXX; Mobile Now Act". Follow the instructions on the screen. Please include your name, company name (if any), and "Information Collection 3090-XXXX; Mobile Now Act" on your attached document.

- *Mail:* General Services Administration, Regulatory Secretariat Division (MVCB), 1800 F Street NW, Washington, DC 20405-0001. ATTN: Ms. Mandell/IC 3090-XXXX; Mobile Now Act.

**Instructions:** Please submit comments only and cite Information Collection 3090-XXXX; Mobile Now Act, in all correspondence related to this collection. Comments received generally will be posted without change to <http://www.regulations.gov>, including any personal and/or business confidential information provided. To confirm receipt of your comment(s), please check [www.regulations.gov](http://www.regulations.gov), approximately two-to-three days after submission to verify posting (except allow 30 days for posting of comments submitted by mail).

**FOR FURTHER INFORMATION CONTACT:** Jennie Campbell, Project Manager, Office of Government-wide Policy, at telephone number 202-694-8131, or via email to [jennie.campbell@gsa.gov](mailto:jennie.campbell@gsa.gov).

#### SUPPLEMENTARY INFORMATION:

##### A. Purpose

On March 23, 2018, the President signed HR 1625, "Consolidated Appropriations Act, 2018," which provided appropriations through fiscal year 2018. GSA is required by the MOBILE NOW Act (Section 608(d) of Title VI of Division P of the Consolidated Appropriations Act, 2018 [P. L. 115-141]) to study: (a) How to incentivize State and local governments to provide GSA with real property data for inclusion in the Federal Real Property Profile (FRPP) database, and (b) the feasibility of establishing or operating a database to which State and local governments can voluntarily submit this data. Section 608(d) also directs GSA to consult with State and

local governments, or their representatives, to identify the most cost effective options for State and local governments to collect and provide real property data on assets that could support a communications facility installation and make recommendations on ways the Federal Government can assist State and local governments in collecting and providing this data. Further, section 608(d) directs GSA to submit a report to Congress on this study by March 22, 2019. This information is not already widely available and requires the solicitation of feedback from the relevant stakeholders. GSA determined that developing a survey was the most efficient and effective means for studying the items identified in Section 608(d) within this timeframe. This is a one-time data collection and will not require repeated collection.

Although the agency may not respond to each individual comment, GSA may follow-up with respondents to clarify comments. GSA values public feedback and will consider all input that it receives.

##### B. Annual Reporting Burden

*Respondents:* 1,200.

*Responses per Respondent:* 1.

*Total Annual Responses:* 1,200.

*Hours per Response:* .166667.

*Total Burden Hours:* 200.

##### Obtaining Copies of Proposals:

Requesters may obtain a copy of the information collection documents from the General Services Administration, Regulatory Secretariat Division (MVCB), 1800 F Street NW, Washington, DC 20405. ATTN: Information Collection 3090-XXXX; Mobile Now Act.

Please cite OMB Control No. 3090-XXXX, Mobile Now Act, in all correspondence.

Dated: October 10, 2018.

**David A. Shive,**  
*Chief Information Officer.*

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