

§ 932.136 Use of communication technology.

The Committee may conduct meetings by any means of audio and/or audiovisual communication technology available that effectively assembles members and alternates, and facilitates open communication; *Provided*, That, quorum and voting requirements specified in § 932.36 for physically assembled meetings shall apply. The Committee may also vote electronically; *Provided*, That, such voting shall be subject to the same requirements specified for mail voting in § 932.36.

Dated: November 9, 2018.

Bruce Summers,

Administrator, Agricultural Marketing Service.

[FR Doc. 2018-25006 Filed 11-15-18; 8:45 am]

BILLING CODE 3410-02-P

SMALL BUSINESS ADMINISTRATION**13 CFR Parts 103, 120, and 121**

RIN 3245-AG74

Express Loan Programs; Affiliation Standards

AGENCY: U.S. Small Business Administration.

ACTION: Proposed rule; extension of comment period.

SUMMARY: On September 28, 2018, the U.S. Small Business Administration (SBA) published a notice of proposed rulemaking in the **Federal Register** to solicit public comments on, among other things, Express loan programs and affiliation standards. This document announces the extension of the current comment period for an additional 15 business days until December 18, 2018.

DATES: The comment period for the notice of proposed rulemaking published on September 28, 2018 (83 FR 49001) is extended until December 18, 2018.

ADDRESSES: You may submit comments, identified by RIN 3245-AG74, by any of the following methods: (1) Federal Rulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments; or (2) Mail/Hand Delivery/Courier: U.S. Small Business Administration, Attn: Kimberly Chuday or Thomas Heou, Office of Financial Assistance, 409 Third Street SW, 8th Floor, Washington, DC 20416. SBA will post all comments to this notice of proposed rulemaking on <http://www.regulations.gov>. If you wish to submit confidential business information (CBI) as defined in the User Notice at <http://www.regulations.gov>,

you must submit such information to the U.S. Small Business Administration, Attn: Kimberly Chuday or Thomas Heou, Office of Financial Assistance, 409 Third Street SW, 8th Floor, Washington, DC 20416. Highlight the information that you consider to be CBI and explain why you believe SBA should hold this information as confidential. SBA will review your information and determine whether it will make the information public.

FOR FURTHER INFORMATION CONTACT: Robert Carpenter, Acting Chief, 7(a) Policy & Program Branch, U.S. Small Business Administration, Office of Financial Assistance, 409 3rd Street SW, 8th Floor, Washington, DC 20416; telephone: (202) 619-1654; email: robert.carpenter@sba.gov.

SUPPLEMENTARY INFORMATION: On September 28, 2018, SBA published a notice of proposed rulemaking at 83 FR 49001 to solicit comments on the Express loan program, affiliation standards, and other miscellaneous amendments to SBA business loan programs. This proposed rulemaking, which is identified by RIN 3245-AG74, is also available at <https://www.regulations.gov/searchResults?rpp=25&po=0&s=SBA-2018-0009&fp=true&ns=true>.

SBA received a formal request from several trade associations that represent participants in SBA's business loan programs to extend the comment period on this proposed rulemaking for an additional 60 days. After considering the request, SBA decided to extend the comment period an additional 15 business days until December 18, 2018. This extension will give commenters additional time to consider the proposed rulemaking and submit comments.

Dianna L. Seaborn,

Director, Office of Financial Assistance.

[FR Doc. 2018-25037 Filed 11-15-18; 8:45 am]

BILLING CODE 8025-01-P

FEDERAL TRADE COMMISSION**16 CFR Part 609**

RIN 3084-AB54]

Military Credit Monitoring

AGENCY: Federal Trade Commission.

ACTION: Notice of proposed rulemaking; request for public comment.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") is publishing for comment a proposed rule to implement the credit monitoring provisions applicable to active duty

military consumers in section 302 of the Economic Growth, Regulatory Relief, and Consumer Protection Act, which amends the Fair Credit Reporting Act (FCRA). That section requires nationwide consumer reporting agencies to provide a free electronic credit monitoring service to active duty military consumers, subject to certain conditions. The proposed rule defines "electronic credit monitoring service," "contact information," "material additions or modifications to the file of a consumer," and "appropriate proof of identity," among other terms. It also contains requirements on how nationwide consumer reporting agencies must verify that an individual is an active duty military consumer.

DATES: Written comments must be received on or before January 7, 2019.

ADDRESSES: Interested parties may file a comment online or on paper by following the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Military Credit Monitoring Rulemaking, Matter No. R811007" on your comment and file your comment online at <https://ftcpublic.commentworks.com/ftc/militarycreditmonitoringnprm> following the instructions on the web-based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CC-5610 (Annex B), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW, 5th Floor, Suite 5610 (Annex B), Washington, DC 20024.

FOR FURTHER INFORMATION CONTACT: Amanda Koulousias (202-326-3334), Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

SUPPLEMENTARY INFORMATION:**I. Background**

The Economic Growth, Regulatory Relief, and Consumer Protection Act ("the Act") was signed into law on May 24, 2018. Public Law 115-174. The Act, among other things, amends section 605A of the FCRA, 15 U.S.C. 1681c-1 to add a section 605A(k). Section 605A(k)(2) requires that nationwide consumer reporting agencies provide free electronic credit monitoring services to active duty military consumers.

Section 605A(k)(3) of the FCRA requires the Commission to issue a