

and a statement must be submitted to the Commission indicating that all co-channel licensees have consented to the use of interconnection.

In a December 1998 Report and Order in WT Docket Nos. 98–20 and 96–188, the Commission consolidated, revised and streamlined the Commission’s rules governing the licensing application procedures for radio services licensed by the Commission’s Wireless Telecommunications Bureau in order to fully implement the Universal Licensing System (ULS). As a result of the ULS rule conversions in connection with this information collection requirements contained in 47 CFR 90.477(a), interconnected systems now file all information (100 percent). Section 90.477(d)(3), interconnected systems were changed to reflect NAD83 coordinates.

Federal Communications Commission.

Marlene Dortch,

Secretary, Office of the Secretary.

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FEDERAL DEPOSIT INSURANCE CORPORATION

[3064–ZA12]

Notice of Inflation Adjustments for Civil Money Penalties

AGENCY: Federal Deposit Insurance Corporation.

ACTION: Notice of monetary penalties 2020.

SUMMARY: The Federal Deposit Insurance Corporation is providing notice of its maximum civil money penalties as adjusted for inflation.

DATES: The adjusted maximum amounts of civil money penalties in this notice are applicable to penalties assessed after

January 15, 2020, for conduct occurring on or after November 2, 2015.

FOR FURTHER INFORMATION CONTACT:

Graham N. Rehrig, Senior Attorney, Legal Division, (202) 898–3829, grehrig@fdic.gov; or Amanda E. Ledig, Honors Attorney, Legal Division, (202) 898–6663, aledig@fdic.gov; Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

SUPPLEMENTARY INFORMATION: This notice announces changes to the maximum amount of each civil money penalty (CMP) within the Federal Deposit Insurance Corporation’s (FDIC) jurisdiction to administer to account for inflation under the Federal Civil Penalties Inflation Adjustment Act of 1990 (1990 Adjustment Act),¹ as amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015 (2015 Adjustment Act).² Under the 1990 Adjustment Act, as amended, federal agencies must make annual adjustments to the maximum amount of each CMP the agency administers. The Office of Management and Budget (OMB) is required to issue guidance to federal agencies no later than December 15 of each year providing an inflation-adjustment multiplier (*i.e.*, the inflation-adjustment factor agencies must use) applicable to CMPs assessed in the following year.

Agencies are required to publish their CMPs, adjusted under the multiplier provided by the OMB, by January 15 of the applicable year. Agencies, like the FDIC, that have codified the statutory formula for making the CMP adjustments may make annual inflation

¹ Public Law 101–410, 104 Stat. 890, codified at 28 U.S.C. 2461 note.

² Public Law 114–74, 701(b), 129 Stat. 599, codified at 28 U.S.C. 2461 note.

adjustments by providing notice in the **Federal Register**.³

On December 16, 2019, the OMB issued guidance to affected agencies on implementing the required annual adjustment, which guidance included the relevant inflation multiplier.⁴ The FDIC has applied that multiplier to the maximum CMPs allowable in 2019 for FDIC-supervised institutions to calculate the maximum amount of CMPs that may be assessed by the FDIC in 2020.⁵ There were no new statutory CMPs administered by the FDIC during 2019.

The following charts provide the inflation-adjusted maximum CMP amounts for use after January 15, 2020—the effective date of the 2020 annual adjustments—under 12 CFR part 308, for conduct occurring on or after November 2, 2015:

³ See Office of Mgmt. & Budget, Exec. Office of the President, OMB Memorandum No. M–20–05, *Implementation of Penalty Inflation Adjustments for 2020, Pursuant to the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015* 4 (2019), <https://www.whitehouse.gov/wp-content/uploads/2019/12/M-20-05.pdf> (“OMB Guidance”); see also 12 CFR 308.132(d) (FDIC regulation that guides readers to the **Federal Register** to see the annual notice of CMP inflation adjustments).

⁴ See OMB Guidance at 1 (providing an inflation multiplier of 1.01764).

⁵ Penalties assessed for violations occurring prior to November 2, 2015, will be subject to the maximum amounts set forth in the FDIC’s regulations in effect prior to the enactment of the 2015 Adjustment Act.

MAXIMUM CIVIL MONEY PENALTY AMOUNTS

U.S. Code citation	Current maximum CMP (through January 14, 2020)	Adjusted maximum CMP ⁶ (beginning January 15, 2020)
12 U.S.C. 1464(v)		
Tier One CMP ⁷	\$4,027	\$4,098
Tier Two CMP	40,269	40,979
Tier Three CMP ⁸	2,013,399	2,048,915
12 U.S.C. 1467(d)	10,067	10,245
12 U.S.C. 1817(a)		
Tier One CMP ⁹	4,027	4,098
Tier Two CMP	40,269	40,979
Tier Three CMP ¹⁰	2,013,399	2,048,915
12 U.S.C. 1817(c)		
Tier One CMP	3,682	3,747
Tier Two CMP	36,809	37,458
Tier Three CMP ¹¹	1,840,491	1,872,957
12 U.S.C. 1817(j)(16)		
Tier One CMP	10,067	10,245
Tier Two CMP	50,334	51,222
Tier Three CMP ¹²	2,013,399	2,048,915
12 U.S.C. 1818(i)(2) ¹³		
Tier One CMP	10,067	10,245
Tier Two CMP	50,334	51,222
Tier Three CMP ¹⁴	2,013,399	2,048,915
12 U.S.C. 1820(e)(4)	9,203	9,365
12 U.S.C. 1820(k)(6)	331,174	337,016
12 U.S.C. 1828(a)(3)	125	127
12 U.S.C. 1828(h) ¹⁵		
For assessments <10,000	125	127
12 U.S.C. 1829b(j)	21,039	21,410
12 U.S.C. 1832(c)	2,924	2,976
12 U.S.C. 1884	292	297
12 U.S.C. 1972(2)(F)		
Tier One CMP	10,067	10,245
Tier Two CMP	50,334	51,222
Tier Three CMP ¹⁶	2,013,399	2,048,915
12 U.S.C. 3909(d)	2,505	2,549
15 U.S.C. 78u-2		
Tier One CMP (individuals)	9,472	9,639
Tier One CMP (others)	94,713	96,384
Tier Two CMP (individuals)	94,713	96,384
Tier Two CMP (others)	473,566	481,920
Tier Three CMP (individuals)	189,427	192,768
Tier Three CMP (others)	947,130	963,837
15 U.S.C. 1639e(k)		
First violation	11,563	11,767
Subsequent violations	23,125	23,533
31 U.S.C. 3802	11,463	11,665
42 U.S.C. 4012a(f)	2,187	2,226
CFR citation	Current presumptive CMP (through January 14, 2020)	Adjusted presumptive CMP (beginning January 15, 2020)
12 CFR 308.132(e)(1)(i).		
Institutions with \$25 million or more in assets.		
1 to 15 days late	\$552	\$562
16 or more days late	1,105	1,124
Institutions with less than \$25 million in assets.		
1 to 15 days late ¹⁷	185	188
16 or more days late ¹⁸	368	374
12 CFR 308.132(e)(1)(ii).		
Institutions with \$25 million or more in assets.		
1 to 15 days late	920	936
16 or more days late	1,840	1,872
Institutions with less than \$25 million in assets.		
1 to 15 days late	1/50,000th of the institution's total assets	

CFR citation	Current presumptive CMP (through January 14, 2020)	Adjusted presumptive CMP (beginning January 15, 2020)
16 or more days late	1/25,000th of the institution's total assets	
12 CFR 308.132(e)(2)	40,269	40,979
12 CFR 308.132(e)(3)		
Tier One CMP	4,027	4,098
Tier Two CMP	40,269	40,979
Tier Three CMP ¹⁹	2,013,399	2,048,915

Dated at Washington, DC, on January 7, 2020.

Federal Deposit Insurance Corporation.

Annamarie H. Boyd,

Assistant Executive Secretary.

[FR Doc. 2020-00217 Filed 1-13-20; 8:45 am]

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FEDERAL DEPOSIT INSURANCE CORPORATION

Agency Information Collection Activities: Submission for OMB Review; Comment Request Re: Information Collection for Innovation Pilot Programs (NEW)

AGENCY: Federal Deposit Insurance Corporation (FDIC).

ACTION: Notice and request for comment.

SUMMARY: The FDIC seeks to continue its engagement and collaboration with innovators in the financial, non-financial, and technology sectors to, among other things, identify, develop and promote technology-driven innovations among community and other banks in a manner that ensures the safety and soundness of FDIC-supervised and insured institutions. An innovation pilot program framework can provide a regulatory environment in which the FDIC, in conjunction with

⁶ The maximum penalty amount is per day, unless otherwise indicated.

⁷ 12 U.S.C. 1464(v) provides the maximum CMP amounts for the late filing of certain Call Reports. In 2012, however, the FDIC issued regulations that further subdivided these amounts based upon the size of the institution and the lateness of the filing. See 77 FR 74573, 74576-78 (Dec. 17, 2012), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

⁸ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

⁹ 12 U.S.C. 1817(a) provides the maximum CMP amounts for the late filing of certain Call Reports. In 1991, however, the FDIC issued regulations that further subdivided these amounts based upon the size of the institution and the lateness of the filing. See 56 FR 37968, 37992-93 (Aug. 9, 1991), codified at 12 CFR 308.132(e)(1). These adjusted subdivided amounts are found at the end of this chart.

individual proposals collected from innovators, including banks, will provide tailored regulatory and supervisory assistance, when appropriate, to facilitate the testing of innovative and advanced technologies, products, services, systems, or activities. On November 6, 2019, the FDIC requested comment for 60 days from the general public, including persons who may have an interest in participating in innovation pilot programs, and other Federal agencies, on the agency's collection of pilot program proposals by innovators, as required by the Paperwork Reduction Act of 1995 (PRA). The FDIC received no comments. The FDIC hereby gives notice of its plan to submit to the Office of Management and Budget (OMB) a request to approve this collection, and again invites comment on this new information collection request.

DATES: Comments must be submitted on or before February 13, 2020.

ADDRESSES: Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <https://www.FDIC.gov/regulations/laws/federal/notices.html>.
- <https://www.regulations.gov>.
- *Email: comments@fdic.gov*. Include the name of the collection in the subject line of the message.
- *Mail: Jennifer Jones, Counsel, MB-3105, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.*

¹⁰ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹¹ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹² The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹³ These amounts also apply to CMPs in statutes that cross-reference 12 U.S.C. 1818, such as 12 U.S.C. 2601, 2804(b), 3108(b), 3349(b), 4009(a), 4309(a), 4717(b); 15 U.S.C. 1607(a), 1681s(b), 1691(b), 1691c(a), 1693o(a); and 42 U.S.C. 3601.

• *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the above address located on F Street NW, on business days between 7:00 a.m. and 5:00 p.m., EST.

All comments should reference "Information Collection for Innovation Pilot Programs." A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

FOR FURTHER INFORMATION CONTACT: Jennifer Jones, at the FDIC mailing address above or by phone at 202-898-6768.

SUPPLEMENTARY INFORMATION: On November 6, 2019, the FDIC requested comment for 60 days from the general public, including persons who may have an interest in participating in innovation pilot programs, and other Federal agencies, on the agency's collection of pilot program proposals by innovators, as required by the PRA. The FDIC received no comments. The FDIC hereby gives notice of its plan to submit to OMB a request to approve this collection, and again invites comment on this new information collection request.

¹⁴ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹⁵ The \$122-per-day maximum CMP under 12 U.S.C. 1828(h), for failure or refusal to pay any assessment, applies only when the assessment is less than \$10,000. When the amount of the assessment is \$10,000 or more, the maximum CMP under section 1828(h) is 1 percent of the amount of the assessment for each day that the failure or refusal continues.

¹⁶ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.

¹⁷ The maximum penalty amount for an institution is the greater of this amount or 1/100,000th of the institution's total assets.

¹⁸ The maximum penalty amount for an institution is the greater of this amount or 1/50,000th of the institution's total assets.

¹⁹ The maximum penalty amount for an institution is the lesser of this amount or 1 percent of total assets.