

hours; and Advertising and additional disclosure requirements for overdraft services, 0.5 hour.

*Estimated annual burden hours:* Account disclosures, 10,020 hours; Change in terms notice, 15,030 hours; Notices prior to maturity, 15,030 hours; Periodic statement disclosure and additional disclosure requirements for overdraft services, 80,160 hours; and Advertising and additional disclosure requirements for overdraft services, 5,010 hours.

*General description of report:* The Truth in Savings Act (TISA) was contained in the Federal Deposit Insurance Corporation Improvement Act of 1991. The purpose of TISA and its implementing regulation is to assist consumers in comparing deposit accounts offered by institutions, principally through the disclosure of fees, the annual percentage yield (APY), and other account terms. TISA requires depository institutions to disclose key terms for deposit accounts at account opening, upon request, when certain changes in terms occur, and in periodic statements. It also includes rules about advertising for deposit accounts. TISA does not provide exemptions from compliance for small institutions.

*Legal authorization and confidentiality:* Section 269 of TISA specifically authorizes the CFPB “to prescribe regulations” to carry out the purposes and provisions of the Act, as well as to adopt model forms and clauses for common disclosures to facilitate compliance. Regulation DD implements this statutory provision. The Board’s imposition of the disclosure requirements on Board-supervised institutions is authorized by Section 270 of TISA.

An institution’s disclosure and recordkeeping obligations under Regulation DD are mandatory. The public disclosure requirements of FR DD are not confidential. The records maintained under recordkeeping requirements of FR DD would be maintained at each banking organization, and the Freedom of Information Act (“FOIA”) would only be implicated if the Board obtained such records as part of the examination or supervision of a banking organization. In the event the records are obtained by the Board as part of an examination or supervision of a financial institution, this information would be considered confidential pursuant to exemption 8 of the FOIA, which protects information contained in “examination, operating, or condition reports” obtained in the bank supervisory process.

Board of Governors of the Federal Reserve System, October 7, 2020.

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

[FR Doc. 2020–22687 Filed 10–13–20; 8:45 am]

**BILLING CODE 6210–01–P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board’s Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551–0001, not later than November 12, 2020.

*A. Federal Reserve Bank of Chicago* (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690–1414:

1. *FWB Financial Inc., Chicago, Illinois;* to become a bank holding company by acquiring the voting shares of FWB Bank, Chicago, Illinois, a de novo bank.

Board of Governors of the Federal Reserve System, October 8, 2020.

**Yao-Chin Chao,**  
*Assistant Secretary of the Board.*

[FR Doc. 2020–22696 Filed 10–13–20; 8:45 am]

**BILLING CODE P**

## FEDERAL RESERVE SYSTEM

### Proposed Agency Information Collection Activities; Comment Request

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice, request for comment.

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) invites comment on a proposal to extend for three years, with revision, the Recordkeeping and Disclosure Provisions Associated with Real Estate Appraisal Standards (FR Y–30; OMB No. 7100–0250).

**DATES:** Comments must be submitted on or before December 14, 2020.

**ADDRESSES:** You may submit comments, identified by FR Y–30, by any of the following methods:

- *Agency Website:* <https://www.federalreserve.gov/>. Follow the instructions for submitting comments at <https://www.federalreserve.gov/apps/foia/proposedregs.aspx>.

- *Email:* [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov). Include the OMB number in the subject line of the message.

- *Fax:* (202) 452–3819 or (202) 452–3102.

- *Mail:* Ann E. Misback, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

All public comments are available from the Board’s website at <https://www.federalreserve.gov/apps/foia/proposedregs.aspx> as submitted, unless modified for technical reasons or to remove personally identifiable information at the commenter’s request. Accordingly, comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper in Room 146, 1709 New York Avenue NW, Washington, DC 20006, between 9:00 a.m. and 5:00 p.m. on weekdays. For security reasons, the Board requires that visitors make an appointment to inspect comments. You may do so by calling (202) 452–3684. Upon arrival, visitors will be required to present valid government-issued photo identification and to submit to security screening in order to inspect and photocopy comments.

Additionally, commenters may send a copy of their comments to the Office of Management and Budget (OMB) Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235,

725 17th Street NW, Washington, DC 20503, or by fax to (202) 395-6974.

**FOR FURTHER INFORMATION CONTACT:**

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551, (202) 452-3829.

**SUPPLEMENTARY INFORMATION:** On June 15, 1984, OMB delegated to the Board authority under the PRA to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. In exercising this delegated authority, the Board is directed to take every reasonable step to solicit comment. In determining whether to approve a collection of information, the Board will consider all comments received from the public and other agencies.

A copy of the Paperwork Reduction Act (PRA) OMB submission, including the reporting form and instructions, supporting statement, and other documentation will be available at <https://www.reginfo.gov/public/do/PRAMain>, if approved. These documents will also be made available on the Board's public website at <https://www.federalreserve.gov/apps/reportforms/review.aspx> or may be requested from the agency clearance officer, whose name appears above.

**Request for Comment on Information Collection Proposal**

The Board invites public comment on the following information collection, which is being reviewed under authority delegated by the OMB under the PRA. Comments are invited on the following:

a. Whether the proposed collection of information is necessary for the proper performance of the Board's functions, including whether the information has practical utility;

b. The accuracy of the Board's estimate of the burden of the proposed information collection, including the validity of the methodology and assumptions used;

c. Ways to enhance the quality, utility, and clarity of the information to be collected;

d. Ways to minimize the burden of information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

e. Estimates of capital or startup costs and costs of operation, maintenance, and purchase of services to provide information.

At the end of the comment period, the comments and recommendations

received will be analyzed to determine the extent to which the Board should modify the proposal.

**Proposal Under OMB Delegated Authority To Extend for Three Years, With Revision, the Following Information Collection**

*Report title:* Recordkeeping and Disclosure Provisions Associated with Real Estate Appraisal Standards.<sup>1</sup>

*Agency form number:* FR Y-30.

*OMB control number:* 7100-0250.

*Frequency:* Event-generated.

*Respondents:* State member banks (SMBs) and nonbank subsidiaries of bank holding companies (BHCs).

*Estimated number of respondents:* SMBs, 740; nonbank subsidiaries of BHCs, 1,126.

*Estimated average hours per response:* SMBs, 5 minutes; nonbank subsidiaries of BHCs, 5 minutes.

*Estimated annual burden hours:* Recordkeeping, SMBs, 25,837 hours; nonbank subsidiaries of BHCs, 2,346 hours. Disclosure, SMBs, 62 hours; nonbank subsidiaries of BHCs, 94 hours.

*General description of report:* Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) (12 U.S.C. 3331 *et seq.*) requires that, for federally related transactions,<sup>2</sup> regulated institutions obtain real estate appraisals performed by certified or licensed appraisers in conformance with uniform appraisal

<sup>1</sup> This information collection was previously titled *Recordkeeping Requirements Associated with Real Estate Appraisal Standards for Federally Related Transactions Pursuant to Regulations H and Y (FR H-4; OMB No. 7100-0250)*. Under the proposal, this information collection would no longer include references to section 208.51 of the Board's Regulation H (12 CFR 208.51), which is cleared by the Board as part of the FR H-5 clearance (OMB No. 7100 0261). This change would not affect the burden estimate for this collection of information, as prior burden calculations for the FR H-4 have not included any burden associated with section 208.51 of Regulation H. Additionally, as described in this Supporting Statement, the proposal would replace references to section 208.50 of Regulation H with references to subpart G of Regulation Y as the source for certain appraisal standards for state member banks. Therefore, the Board has modified the title and agency tracking number of the FR H-4 information collection to reflect that it will no longer account for provisions of Regulation H.

<sup>2</sup> A "federally related transaction" means any real estate-related financial transaction which (A) a federal financial institutions regulatory agency or the Resolution Trust Corporation engages in, contracts for, or regulates; and (B) requires the services of an appraiser. 12 U.S.C. 3350(4). The term "real estate-related financial transaction" means any transaction involving (A) the sale, lease, purchase, investment in or exchange of real property, including interests in property, or the financing thereof; (B) the refinancing of real property or interests in real property; and (C) the use of real property or interests in property as security for a loan or investment, including mortgage-backed securities. 12 U.S.C. 3350(5).

standards.<sup>3</sup> The Board's regulations implementing Title XI of FIRREA, contained in the Board's Regulation Y, include certain recordkeeping requirements that apply to SMBs, BHCs, and nonbank subsidiaries of BHCs that extend mortgage credit (together, institutions). The Board and other supervisory agencies also have issued Interagency Appraisal and Evaluation Guidelines (the Guidelines) that convey supervisory expectations relating to real estate appraisals and evaluations used to support real estate-related financial transactions.<sup>4</sup> These Guidelines recommend that institutions adopt certain policies and procedures to ensure compliance with Title XI of FIRREA and Regulation Y.

*Proposed revisions:* The Board proposes to revise the FR Y-30 to account for the collections of information contained in the Guidelines. Although previous OMB Supporting Statements for the FR H-4, the former agency tracking number for this clearance, referred to the Guidelines, the Board did not formally clear these collections of information or account for their corresponding burden.

*Legal authorization and confidentiality:* The FR Y-30 is authorized pursuant to Title XI of FIRREA.<sup>3</sup> The obligation to respond is mandatory. The recordkeeping provisions contained in the Guidelines, which is nonbinding, are voluntary.<sup>4</sup>

Because FR Y-30 records would be maintained at each banking organization, the Freedom of Information Act ("FOIA") would only be implicated if the Board obtained such records as part of the examination or supervision of a banking organization. In the event the records are obtained by the Board as part of an examination or supervision of a financial institution, this information may be considered confidential pursuant to exemption 8 of the FOIA, which protects information contained in "examination, operating, or condition reports" obtained in the bank supervisory process.<sup>5</sup> In addition, the information may also be kept confidential under exemption 4 for the FOIA, which protects commercial or financial information obtained from a person that is privileged or confidential.<sup>6</sup>

<sup>3</sup> 12 U.S.C. 3339. The Board also has the authority to require reports from bank holding companies (12 U.S.C. 1844(c)) and state member banks (12 U.S.C. 248(a) and 324).

<sup>4</sup> See SR 18-5/CA 18-7: Interagency Statement Clarifying the Role of Supervisory Guidance (Sept. 11, 2018).

<sup>5</sup> 5 U.S.C. 552(b)(8).

<sup>6</sup> 5 U.S.C. 552(b)(4).

Board of Governors of the Federal Reserve System, October 8, 2020.

**Michele Taylor Fennell,**

*Assistant Secretary of the Board.*

[FR Doc. 2020-22720 Filed 10-13-20; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Notice of Board Meeting

**DATES:** October 19, 2020 at 10:00 a.m.

**ADDRESSES:** Telephonic. Dial-in (listen only) information: Number: 1-877-446-3914, Code: 9640426.

**FOR FURTHER INFORMATION CONTACT:** Kimberly Weaver, Director, Office of External Affairs, (202) 942-1640.

#### SUPPLEMENTARY INFORMATION:

#### Board Meeting Agenda

##### *Open Session*

1. Approval of the September 14, 2020 Board Meeting Minutes
2. Investment Manager Annual Service Review
3. Monthly Reports
  - (a) Participant Activity Report
  - (b) Legislative Report
4. Quarterly Reports
  - (c) Investment Policy
  - (d) Budget Review
  - (e) Audit Status
5. Mid-Year Financial Review
6. Enterprise Risk Management Update

##### *Closed Session*

Information covered under 5 U.S.C. 552b(c)(6) and (c)(9)(b).

Dated: October 7, 2020.

**Dharmesh Vashee,**

*Acting General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2020-22613 Filed 10-13-20; 8:45 am]

**BILLING CODE P**

## GENERAL SERVICES ADMINISTRATION

[Notice-PBS-2020-08; Docket No. 2020-0002; Sequence No. 35]

### Notice of Availability for the Final Environmental Impact Statement for the Expansion and Modernization of the San Luis I Land Port of Entry, San Luis, Arizona

**AGENCY:** Public Building Service (PBS), General Services Administration (GSA).

**ACTION:** Notice of availability and announcement of virtual public meeting.

**SUMMARY:** This notice announces the availability of the Final Environmental

Impact Statement (FEIS), which analyzes the potential environmental impacts of a proposal by the General Services Administration (GSA) to expand and modernize the San Luis I Land Port of Entry (LPOE) located in San Luis, Arizona along the U.S.-Mexico international border. The FEIS describes the purpose of and need for the proposed action, the alternatives being considered, and the potential impacts of each alternative on the existing environment. As the lead agency for this undertaking, GSA is acting on behalf of its major tenant at the facility, the Department of Homeland Security's U.S. Customs and Border Protection (CBP).

**DATES:** The comment period for the FEIS ends on Monday, November 9, 2020. After this date, GSA will prepare the Record of Decision (ROD). A virtual public meeting for the FEIS will be held on Tuesday, October 20, 2020 from 4:30 p.m. to 5:30 p.m. Mountain Standard Time (MST) (3:30 p.m. to 4:30 p.m. Pacific Daylight Time (PDT)).

**ADDRESSES:** Interested parties are encouraged to attend and provide comments on the FEIS. The virtual public meeting will be held via a Zoom Webinar. Pre-registration is strongly encouraged and is available on the project website provided below. The meeting will include a presentation by GSA and an opportunity for interested parties to provide comments. Comments can also be provided prior to the meeting via email to [osmahn.kadri@gsa.gov](mailto:osmahn.kadri@gsa.gov).

Additional information and an electronic copy of the FEIS, may be found online on the following website: <https://www.gsa.gov/about-us/regions/welcome-to-the-pacific-rim-region-9/land-ports-of-entry/san-luis-i-land-port-of-entry>.

**FOR FURTHER INFORMATION CONTACT:** Questions or comments on the FEIS should be directed to: Osmahn Kadri, Regional Environmental Quality Advisor/NEPA Project Manager, GSA, at 415-522-3617, or via email to [osmahn.kadri@gsa.gov](mailto:osmahn.kadri@gsa.gov). Written comments can be mailed to: GSA San Luis EIS, c/o LMI, 7940 Jones Branch Drive, Tysons, VA 22102. All comments must be received by November 9, 2020.

#### SUPPLEMENTARY INFORMATION:

##### Background

The San Luis I LPOE is located on the U.S.-Mexico international border in the City of San Luis, Arizona. It is the westernmost LPOE in Arizona and is approximately four miles from the California border. The San Luis I LPOE was built in 1982 to accommodate noncommercial traffic to and from

Mexico. The facilities at the LPOE are in deteriorated condition and are inadequate for the present volume of pedestrian and vehicle traffic. There has been a 58 percent increase in the number of personal vehicles processed since 2010. The higher volume and outdated facilities creates long wait times, leading to traffic backups in downtown San Luis.

GSA is proposing to expand and modernize the San Luis I LPOE to correct operational deficiencies imposed by deteriorating building conditions and improve the LPOE's functionality, capacity, and security. Three action alternatives, the Proposed Action, Alternative 1, and Alternative 2; and the No Action Alternative, are evaluated in the FEIS.

**Proposed Action Alternative—Demolition and Redevelopment.** GSA would acquire the land adjacent to the western end of the LPOE, the former Friendship Park, and the LPOE would be reconfigured to streamline CBP operations and inspection processes. GSA would demolish the old, deteriorated buildings and construct new buildings and infrastructure on the expanded site to accommodate the increasing volume of pedestrian and vehicle traffic. The Proposed Action would be implemented in a phased approach to alleviate potential disruptions to operations at the LPOE.

**Alternative 1—Renovate and Modernize.** GSA would not acquire former Friendship Park, but would renovate and modernize all existing facilities and infrastructure at the LPOE. The LPOE layout would remain as currently configured, and current traffic patterns entering and leaving the LPOE would remain the same.

**Alternative 2—Relocate Southbound POV Processing.** GSA would acquire Friendship Park and construct new facilities as described under the Proposed Action, however the outgoing traffic would be routed directly south from Archibald Street (through the former Friendship Park site) to Avenida Morelos in Mexico. The rerouting of southbound traveling vehicles directly south from Archibald Street would alleviate the need for vehicles to turn left onto Urtzuastegui Street.

**No Action Alternative—GSA would not renovate or modernize any portion of the LPOE. The LPOE would remain as-is and continue its operations in facilities as they are currently configured.**