

acting within the scope of its jurisdiction, pursuant to the Commodity Exchange Act, 7 U.S.C. 1 *et seq.*, and the rules and regulations promulgated thereunder; (m) To disclose to appropriate agencies, entities, and persons when (1) the Commission suspects or has confirmed that there has been a breach of the system of records; (2) the Commission has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, the Commission (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Commission's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm; or (n) To disclose to another Federal agency or Federal entity, when the Commission determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

#### **POLICIES AND PRACTICES FOR STORAGE OF RECORDS:**

The LabCFTC system of records stores records in this system electronically or on paper in secure facilities. Electronic records are stored on the Commission's secure network and other electronic media as needed, such as encrypted hard drives and back-up media.

#### **POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:**

Information covered by this system of records notice may be retrieved by name, email address, physical address, or other unique individual identifiers using a keyword search.

#### **POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:**

Records in this system will be maintained in accordance with the External Outreach—Education, Awareness, and Innovation records schedule, which requires that records be closed at the end of the calendar year and then destroyed seven years after closed. The disposition authority number is DAA-0180-2018-0007-0002.

#### **ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:**

Records are protected from unauthorized access and improper use through administrative, technical, and physical security measures. Administrative safeguards include written guidelines on handling LabCFTC information. All CFTC personnel are subject to CFTC agency-wide procedures for safeguarding personally identifiable information and receive annual privacy and security training. Technical security measures within CFTC include restrictions on computer access to authorized individuals who have a legitimate need to know the information; required use of strong passwords that are frequently changed; multi-factor authentication for remote access and access to many CFTC network components; use of encryption for certain data types and transfers; firewalls and intrusion detection applications; and regular review of security procedures and best practices to enhance security. The technology also has a time-out function that requires users to re-access and input information if the time limit expires. Physical safeguards include restrictions on building access to authorized individuals, 24-hour security guard service, and maintenance of records in lockable offices and filing cabinets.

#### **RECORD ACCESS PROCEDURES:**

Individuals seeking to determine whether this system of records contains information about themselves or seeking access to records about themselves in this system of records should address written inquiries to the Office of General Counsel, Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW, Washington, DC 20581. See 17 CFR 146.3 for full details on what to include in a Privacy Act access request.

#### **CONTESTING RECORD PROCEDURES:**

Individuals contesting the content of records about themselves contained in this system of records should address written inquiries to the Office of General Counsel, Commodity Futures Trading Commission, Three Lafayette Centre, 1155 21st Street NW, Washington, DC 20581. See 17 CFR 146.8 for full details on what to include in a Privacy Act amendment request.

#### **NOTIFICATION PROCEDURES:**

Individuals seeking notification of any records about themselves contained in this system of records should address written inquiries to the Office of General Counsel, Commodity Futures Trading Commission, Three Lafayette Centre,

1155 21st Street NW, Washington, DC 20581. See 17 CFR 146.3 for full details on what to include in a Privacy Act notification request.

#### **EXEMPTIONS PROMULGATED FOR THE SYSTEM:**

None.

#### **HISTORY:**

A previous version of this SORN was published in the **Federal Register** on January 2, 2018 at 83 FR 104.

Issued in Washington, DC, on October 29, 2020, by the Commission.

**Robert Sidman,**

*Deputy Secretary of the Commission.*

[FR Doc. 2020-24351 Filed 11-2-20; 8:45 am]

**BILLING CODE 6351-01-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Credit Union Advisory Council Meeting**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of public meeting.

**SUMMARY:** Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Credit Union Advisory Council (CUAC or Council) of the Bureau of Consumer Financial Protection (Bureau). The notice also describes the functions of the Council.

**DATES:** The meeting date is Wednesday, November 18, 2020, from approximately 1:00 p.m. to 5:30 p.m. eastern daylight time. This meeting will be held virtually and is open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

**FOR FURTHER INFORMATION CONTACT:** Kim George, Outreach and Engagement Associate, Consumer Advisory Board and Councils Office, External Affairs, at 202-450-8617, [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

#### **SUPPLEMENTARY INFORMATION:**

##### **I. Background**

Section 2 of the CUAC Charter provides that pursuant to the executive and administrative powers conferred on the Bureau by section 1012 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Director established the Credit Union Advisory Council under agency authority.

Section 3 of the CUAC Charter states: "The purpose of the Advisory Council

is to advise the Bureau in the exercise of its functions under the Federal consumer financial laws as they pertain to credit unions with total assets of \$10 billion or less.”

## II. Agenda

The CUAC will discuss broad policy matters related to the Bureau’s Unified Regulatory Agenda and general scope of authority; including discussions on recent Bureau initiatives and mortgage market trends and themes specifically related to impacts from COVID–19.

Persons who need a reasonable accommodation to participate should contact [CFPB\\_504Request@cfpb.gov](mailto:CFPB_504Request@cfpb.gov), 202–435–9EEO, 1–855–233–0362, or 202–435–9742 (TTY) at least ten (10) business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. The Bureau will strive to provide but cannot guarantee that accommodation will be provided for late requests.

Written comments will be accepted from interested members of the public and should be sent to [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov), a minimum of seven (7) days in advance of the meeting. The comments will be provided to the CUAC members for consideration. Individuals who wish to join the CUAC must RSVP via this link [https://surveys.consumerfinance.gov/jfe/form/SV\\_bBJGyA6E0Idj8gZ](https://surveys.consumerfinance.gov/jfe/form/SV_bBJGyA6E0Idj8gZ) by noon, November 17, 2020. Members of the public must RSVP by the due date.

## III. Availability

The Council’s agenda will be made available to the public on Tuesday, November 17, 2020 via [consumerfinance.gov](https://consumerfinance.gov). Individuals should express in their RSVP if they require a paper copy of the agenda.

A recording and summary of this meeting will be available after the meeting on the Bureau’s website [consumerfinance.gov](https://consumerfinance.gov).

### Karla Carnemark,

*Acting Chief of Staff, Bureau of Consumer Financial Protection.*

[FR Doc. 2020–24229 Filed 11–2–20; 8:45 am]

**BILLING CODE 4810-AM-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Consumer Advisory Board Meeting

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of public meeting.

**SUMMARY:** Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Consumer Advisory Board (CAB or Board) of the Bureau of Consumer Financial Protection (Bureau). The notice also describes the functions of the Board.

**DATES:** The meeting date is Wednesday, November 18, 2020, from approximately 1:00 p.m. to 5:30 p.m. eastern daylight time. This meeting will be held virtually and is open to the general public. Members of the public will receive the agenda and dial-in information when they RSVP.

**FOR FURTHER INFORMATION CONTACT:** Kim George, Outreach and Engagement Associate, Advisory Board and Councils Office, External Affairs, at 202–450–8617, or email: [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov).

### SUPPLEMENTARY INFORMATION:

#### I. Background

Section 3 of the Charter of the Board states that: The purpose of the Board is outlined in section 1014(a) of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which states that the Board shall “advise and consult with the Bureau in the exercise of its functions under the Federal consumer financial laws” and “provide information on emerging practices in the consumer financial products or services industry, including regional trends, concerns, and other relevant information.”

To carry out the Board’s purpose, the scope of its activities shall include providing information, analysis, and recommendations to the Bureau. The Board will generally serve as a vehicle for market intelligence and expertise for the Bureau. Its objectives will include identifying and assessing the impact on consumers and other market participants of new, emerging, and changing products, practices, or services.

#### II. Agenda

The CAB will discuss broad policy matters related to the Bureau’s Unified Regulatory Agenda and general scope of authority; including discussions on recent Bureau initiatives and mortgage market trends and themes specifically related to impacts related to COVID–19.

Persons who need a reasonable accommodation to participate should contact [CFPB\\_504Request@cfpb.gov](mailto:CFPB_504Request@cfpb.gov), 202–435–9EEO, 1–855–233–0362, or 202–435–9742 (TTY) at least ten (10)

business days prior to the meeting or event to request assistance. The request must identify the date, time, location, and title of the meeting or event, the nature of the assistance requested, and contact information for the requester. The Bureau will strive to provide, but cannot guarantee that accommodation will be provided for late requests.

Written comments will be accepted from interested members of the public and should be sent to [CFPB\\_CABandCouncilsEvents@cfpb.gov](mailto:CFPB_CABandCouncilsEvents@cfpb.gov), a minimum of seven (7) days in advance of the meeting. The comments will be provided to the CAB members for consideration. Individuals who wish to join the Board must RSVP via this link [https://surveys.consumerfinance.gov/jfe/form/SV\\_bBJGyA6E0Idj8gZ](https://surveys.consumerfinance.gov/jfe/form/SV_bBJGyA6E0Idj8gZ) by noon, November 17, 2020. Members of the public must RSVP by the due date.

## III. Availability

The Board’s agenda will be made available to the public on Tuesday, November 17, 2020, via [consumerfinance.gov](https://consumerfinance.gov). Individuals should express in their RSVP if they require a paper copy of the agenda.

A recording and summary of this meeting will be available after the meeting on the Bureau’s website [consumerfinance.gov](https://consumerfinance.gov).

### Karla Carnemark,

*Acting Chief of Staff, Bureau of Consumer Financial Protection.*

[FR Doc. 2020–24225 Filed 11–2–20; 8:45 am]

**BILLING CODE 4810-AM-P**

## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Community Bank Advisory Council Meeting

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of public meeting.

**SUMMARY:** Under the Federal Advisory Committee Act (FACA), this notice sets forth the announcement of a public meeting of the Community Bank Advisory Council (CBAC or Council) of the Bureau of Consumer Financial Protection (Bureau). The notice also describes the functions of the Council.

**DATES:** The meeting date is Wednesday, November 18, 2020, from approximately 1:00 p.m. to 5:30 p.m. eastern daylight time. This meeting will be held virtually and is open to the general public.

Members of the public will receive the agenda and dial-in information when they RSVP.

**FOR FURTHER INFORMATION CONTACT:** Kim George, Outreach and Engagement