

consumer credit card accounts indexed on LIBOR. The proposed rulemaking should help credit card providers transition those affected accounts to a replacement index in an orderly manner. The Bureau expects to issue a final rule in January 2022.¹⁴

- Through the Prioritized Assessments conducted in May of 2020, the Bureau found that credit card issuers generally provided some form of relief to consumers experiencing hardships as a result of COVID-19, such as “skip-a-pay” or payment deferrals for one to six months, with or without interest accrual.¹⁵ Other relief options included lowered interest rates, waivers of annual and other fees, and extended deferred interest periods for credit card accounts that had already received deferred interest. However, the Bureau also identified certain issues that may raise the risk of consumer harm such as system deficiencies related to implementing relief programs and automatic payment processes, as well as delays in timely delivery of certain disclosures and responding to billing disputes.

- The Bureau continues to monitor the expansion of credit access, especially when new and innovative technologies are used. Credit access expansion can be positive but should be done responsibly and in a way that is understandable to consumers. Consumers will be better served if the use of such technologies are clearly explained in case of adverse actions.¹⁶ Forms of point-of-sale financing, such as BNPL products, offer not only convenience but a new way of financing for many consumers. The Bureau encourages all providers in this space to take steps to make sure users of these products are adequately informed of the risks of such products.

- The Bureau encourages study into the effects of certain lending practices and their impact on credit scores, particularly for those consumers with non-prime credit scores. Practices such as credit line decreases (CLD) and account closure not only reduce consumers’ access to credit but also

potentially inflate their credit utilization rate. This could adversely affect consumers’ credit scores without any other changes in their behavior. Additionally, over the past decade, a declining share of credit card issuers reported information on a borrower’s actual payment amount to nationwide consumer reporting agencies, which may have implications for consumer access to credit.

- As indicated in its January 28, 2021 announcement,¹⁷ the Bureau intends to take bold and swift action on racial equity in financial services, including in the areas of credit card marketing and lending. Existing data available to the Bureau do not allow the Bureau to fully examine the disparity in use, cost, and availability of credit cards by racial groups. The Bureau intends to explore options to incorporate racial data in its data sources to inform its future work.

- As described in the new technical specifications issued on August 20, 2021, the Bureau’s “Collect” website will be the mandatory vehicle issuers must use to submit credit card agreements and their associated data in 2022 and beyond. Not only does Collect provide a simplified submission process and robust audit trail for issuers, it will allow the Bureau and other organizations to expand their current research on credit card agreements.¹⁸

David Uejio,

Acting Director, Bureau of Consumer Financial Protection.

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DEPARTMENT OF EDUCATION

[Docket No.: ED-2021-SCC-0089]

Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Evaluation of Promise Neighborhoods

AGENCY: Institute of Education Sciences (IES), Department of Education (ED).

ACTION: Notice.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995, ED is proposing a new collection.

DATES: Interested persons are invited to submit comments on or before November 3, 2021.

ADDRESSES: Written comments and recommendations for proposed information collection requests should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/PRAMain. Find this information collection request by selecting “Department of Education” under “Currently Under Review,” then check “Only Show ICR for Public Comment” checkbox. Comments may also be sent to ICDocketmgr@ed.gov.

FOR FURTHER INFORMATION CONTACT: For specific questions related to collection activities, please contact Erica Johnson, (202) 245-7676.

SUPPLEMENTARY INFORMATION: The Department of Education (ED), in accordance with the Paperwork Reduction Act of 1995 (PRA) (44 U.S.C. 3506(c)(2)(A)), provides the general public and Federal agencies with an opportunity to comment on proposed, revised, and continuing collections of information. This helps the Department assess the impact of its information collection requirements and minimize the public’s reporting burden. It also helps the public understand the Department’s information collection requirements and provide the requested data in the desired format. ED is soliciting comments on the proposed information collection request (ICR) that is described below. The Department of Education is especially interested in public comment addressing the following issues: (1) Is this collection necessary to the proper functions of the Department; (2) will this information be processed and used in a timely manner; (3) is the estimate of burden accurate; (4) how might the Department enhance the quality, utility, and clarity of the information to be collected; and (5) how might the Department minimize the burden of this collection on the respondents, including through the use of information technology. Please note that written comments received in response to this notice will be considered public records.

Title of Collection: Evaluation of Promise Neighborhoods.

OMB Control Number: 1850-NEW.

Type of Review: New collection.

Respondents/Affected Public: Individuals or Households.

Total Estimated Number of Annual Responses: 23.

Total Estimated Number of Annual Burden Hours: 165.

¹⁴ Office of Info. & Regulatory Affairs, *Amendments to Regulation Z to Facilitate Transition From LIBOR* (2021), <https://www.reginfo.gov/public/do/eAgendaViewRule?pubId=202104&RIN=3170-AB01>.

¹⁵ Bureau of Consumer Fin. Prot., *Supervisory Highlights COVID-19 Prioritized Assessments Special Edition, Issue 23* (Jan. 2021), https://files.consumerfinance.gov/f/documents/cfpb_supervisory-highlights_issue-23_2021-01.pdf.

¹⁶ Bureau of Consumer Fin. Prot., *Tech Sprint on Electronic Disclosures of Adverse Action Notices* (Oct. 2020), <https://www.consumerfinance.gov/rules-policy/innovation/cfpb-tech-sprints/electronic-disclosures-tech-sprint/>.

¹⁷ Bureau of Consumer Fin. Prot., *The Bureau is taking much-needed action to protect consumers, particularly the most economically vulnerable* (Jan. 28, 2021), <https://www.consumerfinance.gov/about-us/blog/the-bureau-is-taking-much-needed-action-to-protect-consumers-particularly-the-most-economically-vulnerable/>.

¹⁸ Bureau of Consumer Fin. Prot., *Technical Specifications for Credit Card Agreement and Data Submission Required under TILA and the CARD Act (Regulation Z)* (Aug. 20, 2021), https://files.consumerfinance.gov/f/documents/cfpb_tech-specs-credit-card-agreement-data-submissions_final-rule_2021-08.pdf.

Abstract: The Promise Neighborhoods program aims to build on existing community services and strengths to provide a comprehensive and coordinated pipeline of educational and developmental services from “cradle to career” to benefit children and families in the country’s most distressed neighborhoods. Congress has invested \$506 million in Promise Neighborhoods grants and mandated an evaluation of the program.

This package requests approval to conduct a survey of Promise Neighborhoods grantees and to collect multiple years of administrative school records from districts. These data will be used to study the implementation and outcomes of the Promise Neighborhoods program.

Dated: September 28, 2021

Juliana Pearson,

PRA Coordinator, Strategic Collections and Clearance Governance and Strategy Division, Office of Chief Data Officer, Office of Planning, Evaluation and Policy Development.

[FR Doc. 2021–21499 Filed 10–1–21; 8:45 am]

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ELECTION ASSISTANCE COMMISSION

Sunshine Act Meetings

AGENCY: U.S. Election Assistance Commission.

ACTION: Sunshine Act notice; notice of public meeting agenda

SUMMARY: Public Meeting: U.S. Election Assistance Commission Technical Guidelines Development Committee.

DATES: October 13, 2021 1:00 p.m.–4:00 p.m. Eastern.

ADDRESSES:

Virtual via Zoom:

The meeting is open to the public and will be livestreamed on the U.S. Election Assistance Commission YouTube Channel: <https://www.youtube.com/channel/UCpN6i0g2rlF4ITWhwvBwwZw>.

FOR FURTHER INFORMATION CONTACT:

Jonathon Panek, Telephone: (202) 805–4613, Email: jpanek@eac.gov.

SUPPLEMENTARY INFORMATION:

Purpose: In accordance with the Government in the Sunshine Act (Sunshine Act), Public Law 94–409, as amended (5 U.S.C. 552b), the U.S. Election Assistance Commission (EAC) will conduct a virtual meeting of the EAC Technical Guidelines Development Committee (TGDC) to assist the Executive Director of the Commission in the development of the Voluntary Voting System Guidelines (VVSG), with

technical support provided from the National Institute of Standards and Technology (NIST), including intramural research and development in areas to support the development of the voluntary voting system guidelines, pursuant to Title 1, Part 3, Section 221 of the Help America Vote Act (HAVA).

Agenda: The EAC and TGDC members will hold a virtual meeting to discuss a few specific topics related to implementation of the VVSG 2.0 standard; the VVSG Lifecycle policy and a process to evaluate and approve protocols for End-to-End (E2E) verifiable voting systems. The agenda also includes an overview of items beyond VVSG such as the e-pollbook pilot program, election support technology, and voter registration infrastructure. There will also be an update on promoting access to voting and the status and timeline on executive order 14019 from NIST.

Background: On February 10th, 2021 the EAC Commissioners unanimously voted to adopt VVSG 2.0. This vote represents the official approval of years of work by EAC staff in conjunction with the NIST, the EAC’s advisory boards, VVSG working groups, and input from the public on the content in the latest iteration of the VVSG.

To help facilitate migration to the new VVSG 2.0 standard, the EAC is currently drafting a VVSG Lifecycle policy. This policy will provide guidance on deprecation of obsolete VVSG standards, establishing a periodic review and update timeline for new standards going forward, and versioning of future standards. The EAC will be requesting feedback from the TGDC on the parameters of the policy.

The EAC and NIST are working in collaboration to establish a process to evaluate and approve protocols for End-to-End (E2E) verifiable voting systems. This is a key element in conformance to VVSG 2.0 requirements for software independence. Currently, few examples of this type of protocol exist. Guidance on establishing this process will be discussed.

The EAC will discuss recent work on developing standards for an e-pollbook evaluation pilot program and will request feedback on the feasibility of similar efforts for other types of election support technology.

NIST will present on election infrastructure work for voter registration cyber security framework profiles.

Finally, NIST will give a presentation on the status of their response to the Executive Order on *Promoting Access to Voting, Section 7: Ensuring Equal Access for Voters with Disabilities*.

The full agenda will be posted in advance on the EAC website: <https://www.eac.gov>.

Status: This meeting will be open to the public.

Nichelle Williams,

Director of Research, U.S. Election Assistance Commission.

[FR Doc. 2021–21691 Filed 9–30–21; 4:15 pm]

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DEPARTMENT OF ENERGY

Federal Energy Regulatory Commission

[Docket No. OR21–11–000]

Fundare Resources Operating Company, LLC; Notice of Request for Temporary Waiver

Take notice that on September 23, 2021, Fundare Resources Operating Company, LLC filed a petition seeking a temporary waiver of the tariff filing and reporting requirements of sections 6 and 20 of the Interstate Commerce Act and parts 341 and 357 of the Federal Energy Regulatory Commission’s regulations (Commission), all as more fully explained in the petition.

Any person desiring to intervene or to protest this filing must file in accordance with Rules 211 and 214 of the Commission’s Rules of Practice and Procedure (18 CFR 385.211 and 385.214). Protests will be considered by the Commission in determining the appropriate action to be taken, but will not serve to make protestants parties to the proceeding. Any person wishing to become a party must file a notice of intervention or motion to intervene, as appropriate. Such notices, motions, or protests must be filed on or before the comment date. Anyone filing a motion to intervene or protest must serve a copy of that document on the Petitioner.

In addition to publishing the full text of this document in the **Federal Register**, the Commission provides all interested persons an opportunity to view and/or print the contents of this document via the internet through the Commission’s Home Page (<http://ferc.gov>) using the “eLibrary” link. Enter the docket number excluding the last three digits in the docket number field to access the document. At this time, the Commission has suspended access to the Commission’s Public Reference Room, due to the proclamation declaring a National Emergency concerning the Novel Coronavirus Disease (COVID–19), issued by the President on March 13, 2020. For assistance, contact FERC at