

DEPARTMENT OF COMMERCE**National Oceanic and Atmospheric Administration**

[RTID 0648–XB727]

Fisheries of the South Atlantic; South Atlantic Fishery Management Council; Public Meetings

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice of a public meeting.

SUMMARY: The South Atlantic Fishery Management Council (Council) will convene a meeting of the Law Enforcement Advisory Panel (AP).

DATES: The Law Enforcement AP meeting will be held February 10, 2022, from 9 a.m. until 3 p.m.

ADDRESSES:

Meeting address: The meeting will be held at the Town and Country Inn, 2008 Savannah Hwy., Charleston, SC. The meeting is open to members of the public and will be broadcast via webinar as it occurs. Information, including a link to webinar registration, public comment form, and meeting materials will be posted on the Council's website at: <https://safmc.net/safmc-meetings/current-advisory-panel-meetings/> as it becomes available.

Council address: South Atlantic Fishery Management Council, 4055 Faber Place Drive, Suite 201, N Charleston, SC 29405.

FOR FURTHER INFORMATION CONTACT: Kim Iverson, Public Information Officer, SAFMC; phone: (843) 571–4366 or toll free: (866) SAFMC–10; fax: (843) 769–4520; email: kim.iverson@safmc.net.

SUPPLEMENTARY INFORMATION: The Law Enforcement AP will discuss and provide recommendations on fishery management plan amendments under development by the Council and receive updates pertaining to law enforcement of fishery resources in the region.

Special Accommodations

The meeting is physically accessible to people with disabilities. Requests for auxiliary aids should be directed to the Council office (see **ADDRESSES**) 5 days prior to the meeting.

Note: The times and sequence specified in this agenda are subject to change. (Authority: 16 U.S.C. 1801 *et seq.*)

Dated: January 18, 2022.

Tracey L. Thompson,

Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

[FR Doc. 2022–01193 Filed 1–21–22; 8:45 am]

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DEPARTMENT OF COMMERCE**National Oceanic and Atmospheric Administration**

[RTID 0648–XB644]

Fisheries of the Exclusive Economic Zone Off Alaska; Groundfish of the Gulf of Alaska; Central Gulf of Alaska Rockfish Program

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notification of standard prices and fee percentage.

SUMMARY: NMFS publishes the standard ex-vessel prices and fee percentage for cost recovery under the Central Gulf of Alaska (GOA) Rockfish Program (Rockfish Program). This action is intended to provide participants in a rockfish cooperative with the standard prices and fee percentage for the 2021 fishing year, which was authorized from April 1 through November 15. The fee percentage is 2.77 percent. The fee payments are due from each rockfish cooperative on or before February 15, 2022.

DATES: Valid on: January 24, 2022.

FOR FURTHER INFORMATION CONTACT: Charmaine Weeks, 907–586–7105.

SUPPLEMENTARY INFORMATION:**Background**

The rockfish fisheries are conducted in Federal waters near Kodiak, Alaska by trawl and longline vessels. Regulations implementing the Rockfish Program are set forth at 50 CFR part 679. Exclusive harvesting privileges are allocated as quota share under the Rockfish Program for rockfish primary and secondary species. Each year, NMFS issues rockfish primary and secondary species cooperative quota (CQ) to rockfish quota shareholders to authorize harvest of these species. The rockfish primary species are northern rockfish, Pacific ocean perch, and dusky rockfish. The rockfish secondary species include Pacific cod, rougheye rockfish, shortraker rockfish, sablefish, and thornyhead rockfish. Rockfish cooperatives began fishing under the Rockfish Program in 2012.

The Rockfish Program is a limited access privilege program established under the provisions of section 303A of the Magnuson-Stevens Fishery Conservation and Management Act (Magnuson-Stevens Act). Sections 303A and 304(d) of the Magnuson-Stevens Act require NMFS to collect fees to recover the actual costs directly related to the

management, data collection and analysis, and enforcement of any limited access privilege program. Therefore, NMFS is required to collect fees for the Rockfish Program under sections 303A and 304(d)(2) of the Magnuson-Stevens Act. Section 304(d)(2) of the Magnuson-Stevens Act also limits the cost recovery fee so that it may not exceed 3 percent of the ex-vessel value of the fish harvested under the Rockfish Program.

Standard Prices

NMFS calculates cost recovery fees based on standard ex-vessel value prices, rather than actual price data provided by each rockfish CQ holder. Use of standard ex-vessel prices is allowed under sections 303A and 304(d)(2) of the Magnuson-Stevens Act. NMFS generates a standard ex-vessel price for each rockfish primary and secondary species on a monthly basis to determine the average price paid per pound for all shoreside processors receiving rockfish primary and secondary species CQ. An emergency rule authorized the fishing season start on April 1, 2021 instead of May 1, 2021 (86 FR 14851, March 19, 2021). Rockfish processors that receive and purchase landings of rockfish CQ groundfish must submit, on an annual basis, a volume and value report for the period May 1 to November 15 (50 CFR 679.5(r)(10)(ii)). To calculate fees for landings occurring in the month of April, NMFS applied the annual average standard price.

Regulations at 50 CFR 679.85(b)(2) require the Regional Administrator to publish rockfish standard ex-vessel values during the first quarter of each calendar year. The standard prices are described in U.S. dollars per pound for rockfish primary and secondary species CQ landings made during the previous year.

Fee Percentage

NMFS assesses a fee on the standard ex-vessel value of rockfish primary species and rockfish secondary species CQ harvested by rockfish cooperatives in the Central GOA and waters adjacent to the Central GOA when rockfish primary species caught by a cooperative are deducted from the Federal total allowable catch. The rockfish entry level longline fishery and trawl vessels that opt out of joining a cooperative are not subject to cost recovery fees because those participants do not receive rockfish CQ. Specific details on the Rockfish Program's cost recovery provision may be found in the implementing regulations set forth at 50 CFR 679.85.

NMFS informs—by letter—each rockfish cooperative of the fee percentage applied to the previous year’s landings and the total amount due. Fees are due on or before February 15 of each year. Failure to pay on time will result in the permit holder’s rockfish quota share becoming non-transferable, and the person will be ineligible to receive any additional rockfish quota share by transfer. In addition, cooperative members will not receive any rockfish CQ the following year until full payment of the fee is received by NMFS.

NMFS calculates and publishes in the **Federal Register** the fee percentage in the first quarter of each year according to the factors and methods described in

Federal regulations at 50 CFR 679.85(c)(2). NMFS determines the fee percentage that applies to landings made in the previous year by dividing the total Rockfish Program management, data collection and analysis, and enforcement costs (direct program costs) during the previous year by the total standard ex-vessel value of the rockfish primary species and rockfish secondary species for all rockfish CQ landings made during the previous year (fishery value). NMFS captures the direct program costs through an established accounting system that allows staff to track labor, travel, contracts, rent, and procurement. Fee collections in any given year may be less than or greater than the direct program costs and

fishery value for that year, as the fee percentage is established by regulation in the first quarter of the calendar year based on the program costs and the fishery value of the previous calendar year.

Using the fee percentage formula described above, the estimated percentage of program costs to value for the 2021 calendar year is 2.77 percent of the standard ex-vessel value. Program costs for 2021 increased marginally compared to 2020 costs, however, the fishery value increased approximately 35 percent resulting in a lower fee percentage. Similar to 2020, the majority of 2021 costs were a result of direct personnel and contract costs.

TABLE 1—STANDARD EX-VESSEL PRICES BY SPECIES FOR THE 2021 ROCKFISH PROGRAM SEASON IN KODIAK, ALASKA

Species	Period ending	Standard ex-vessel price per pound	
Dusky Rockfish	April 30	\$0.13	
	May 31	0.13	
	June 30	0.13	
	July 31	0.13	
	Aug 31	0.13	
	September 30	0.13	
	October 31	0.13	
	November 30	0.13	
	Northern Rockfish	April 30	0.13
		May 31	0.13
		June 30	0.13
July 31		0.13	
Aug 31		0.13	
September 30		0.13	
October 31		0.13	
November 30		0.13	
Pacific Cod		April 30	0.34
		May 31	0.32
		June 30	0.35
	July 31	0.34	
	Aug 31	0.34	
	September 30	0.33	
	October 31	0.35	
	November 30	0.34	
	Pacific Ocean Perch	April 30	0.13
		May 31	0.13
		June 30	0.13
July 31		0.13	
Aug 31		0.13	
September 30		0.13	
October 31		0.13	
November 30		0.13	
Rougheye Rockfish		April 30	0.15
		May 31	0.15
		June 30	0.12
	July 31	0.15	
	Aug 31	0.15	
	September 30	0.15	
	October 31	0.15	
	November 30	0.15	
	Sablefish	April 30	1.08
		May 31	0.89
		June 30	1.17
July 31		1.08	
Aug 31		1.08	
September 30		1.08	
October 31		0.85	
November 30		1.12	
Shorthead Rockfish		April 30	0.19

TABLE 1—STANDARD EX-VESSEL PRICES BY SPECIES FOR THE 2021 ROCKFISH PROGRAM SEASON IN KODIAK, ALASKA—Continued

Species	Period ending	Standard ex-vessel price per pound
Thornyhead Rockfish	May 31	0.19
	June 30	0.16
	July 31	0.19
	Aug 31	0.19
	September 30	0.19
	October 31	0.19
	November 30	0.26
	April 30	0.19
	May 31	0.19
	June 30	0.13
	July 31	0.19
	Aug 31	0.19
	September 30	0.19
	October 31	0.14
November 30	0.25	

Authority: 16 U.S.C. 773 *et seq.*; 1801 *et seq.*; 3631 *et seq.*; Pub. L. 108-447; Pub. L. 111-281.

Dated: January 18, 2022.

Ngagne Jafnar Gueye,
Acting Director, Office of Sustainable Fisheries, National Marine Fisheries Service.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No.: CFPB-2022-0002]

Notice and Request for Comment Regarding the CFPB’s Inquiry Into Buy-Now-Pay-Later (BNPL) Providers

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice; request for comment.

SUMMARY: On December 16, 2021, the Consumer Financial Protection Bureau (Bureau) opened market monitoring orders, inquiring into Buy-Now-Pay-Later (BNPL) products in the United States to gain information about the size, scope, and business practices of the BNPL market. The information will help the Bureau better understand how consumers interact with BNPL providers, and how BNPL business models impact the broader e-commerce and consumer credit marketplaces. The Bureau also issued a press release to accompany these orders. The Bureau invites any interested parties, including consumers, small businesses, consumer advocates, financial institutions, trade associations, investors, state and Federal regulators and Attorneys General, and experts in consumer lending, payments, and marketing to submit comments to inform the agency’s inquiry.

DATES: Comments must be received on or before March 25, 2022.

ADDRESSES: You may submit comments, identified by Docket No.: CFPB-2022-0002, by any of the following methods:

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments.
- *Email:* BNPLInquiry@cfpb.gov. Include Docket No.: CFPB-2022-0002 in the subject line of the message.
- *Mail/Hand Delivery/Courier:* Comment Intake—Statement into BNPL Providers, Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID-19 pandemic, the Bureau discourages the submission of comments by hand delivery, mail, or courier.

Instructions: The Bureau encourages the early submission of comments. All submissions should include document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <https://www.regulations.gov>. In addition, once the Bureau’s headquarters reopens, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. At that time, you can make an appointment to inspect the documents by telephoning 202-435-7275.

All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Comments will not be edited to remove any identifying or contact information. This docket is not for submitting other information to the Bureau, such as consumer complaints on a particular company. If you would like to submit a complaint, please visit [consumerfinance.gov](https://www.consumerfinance.gov) (<https://www.consumerfinance.gov/complaint/>).

FOR FURTHER INFORMATION CONTACT: Laura Udis, Program Manager, Small Dollar, Marketplace, and Installment Lending, 202-435-9158. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION:

I. Background

In the December 16, 2021, market monitoring orders and accompanying press release, the Bureau required five providers of Buy-Now-Pay-Later (BNPL) products in the United States to provide information about their size, scope, and business practices.¹ The Bureau listed six areas of specific interest:

- Business Model and Transaction Metrics
- Loan Performance Metrics
- Consumer Protections
- User Contacts and Demographics
- Data Harvesting
- Data Monetization

The Bureau invites any interested parties to submit comments to inform the agency’s inquiry.

¹ The press release and sample order can be found at <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-opens-inquiry-into-buy-now-pay-later-credit/>.