

companies may be breaking the law by requiring employees to sign broad nondisclosure agreements that could deter whistleblowing.<sup>21</sup> The circular explains how, in certain circumstances, imposing sweeping nondisclosure agreements that do not clearly permit communication with law enforcement may intimidate employees from disclosing misconduct or cooperating with investigations. This could impede investigations and potentially violate Federal whistleblower protections.

#### 3.1.5 CFPB Proposes Rule on Earned Wage Access

On July 18, 2024, the CFPB proposed an interpretive rule explaining that many paycheck advance products, sometimes marketed as “earned wage” products, are consumer loans subject to TILA.<sup>22</sup> The guidance would ensure that lenders understand their legal obligations to disclose the costs and fees of these credit products to workers.

#### 4. Enforcement Actions

The CFPB’s supervisory activities resulted in and supported the below enforcement actions.

##### 4.1.1 Navient Corporation

On September 12, 2024, the court entered a stipulated final judgment and order against the student loan servicer Navient for its years of failures and lawbreaking.<sup>23</sup> The order permanently bans the company from servicing Federal Direct Loans and forbids the company from directly servicing loans issued under the Federal Family Education Loan Program (FFELP) or acquiring, with limited exceptions, any FFELP loans. These bans largely remove Navient from a market where it, among other illegal actions, steered numerous student loan borrowers into costly repayment options. Navient also illegally deprived student borrowers of opportunities to enroll in more affordable income-driven repayment programs and caused them to pay much

<sup>21</sup> The circular is available at: <https://www.consumerfinance.gov/compliance/circulars/consumer-financial-protection-circular-2024-04/>.

<sup>22</sup> The interpretive rule is available at: <https://www.federalregister.gov/documents/2024/07/31/2024-16827/truth-in-lending-regulation-z-navient-corporation-offered-to-borrowers-in-advance-of-expected-receipt-of>.

<sup>23</sup> The Proposed Order is available at: <https://www.consumerfinance.gov/enforcement/actions/navient-corporation-navient-solutions-inc-and-pioneer-credit-recovery-inc/>.

more than they should have. Under the terms of the order, Navient paid a \$20 million penalty and provided \$100 million for redress for harmed borrowers.

##### 4.1.2 TD Bank

On September 11, 2024, the CFPB ordered TD Bank to pay \$7.76 million to tens of thousands of victims of the bank’s illegal actions.<sup>24</sup> For years, the bank repeatedly shared inaccurate, negative information about its customers to consumer reporting companies. The information included systemic errors about credit card delinquencies and bankruptcies. In addition to the redress, the CFPB is ordering TD Bank to pay a \$20 million civil money penalty.

##### 4.1.3 Fay Servicing, LLC

On August 21, 2024, the CFPB ordered Fay Servicing to pay a \$2 million penalty for violations of mortgage servicing laws, as well as for violations of a 2017 agency order that addressed its illegal foreclosure practices.<sup>25</sup> The company failed to implement the order’s requirements and continued to break the law. Fay Servicing took prohibited foreclosure actions against borrowers requesting mortgage assistance, failed to offer borrowers mortgage assistance options available to them, and overcharged for private mortgage insurance. In addition to the civil money penalty, the CFPB’s order requires Fay Servicing to pay consumer redress of \$3 million and to invest \$2 million to update its servicing technology and compliance management systems. The order also puts compensation limits on Edward Fay, the company’s Chairman of the Board and Chief Executive Officer, if Mr. Fay does not take actions necessary to ensure compliance with the order.

##### 4.1.4 Fifth Third Bank

On July 9, 2024, the CFPB took action against repeat offender Fifth Third Bank for a range of illegal activities that will result in the bank paying \$20 million in penalties in addition to paying redress to approximately 35,000 harmed consumers, including about 1,000 who

<sup>24</sup> The Consent Order is available at: <https://www.consumerfinance.gov/enforcement/actions/td-bank-na-furnishing-2024/>.

<sup>25</sup> The Consent Orders are available at: <https://www.consumerfinance.gov/enforcement/actions/fay-servicing-llc-2024/>.

had their cars repossessed.<sup>26</sup> Specifically, the CFPB has ordered Fifth Third Bank to pay a \$5 million penalty for forcing vehicle insurance onto borrowers who had coverage. The CFPB also filed a proposed court order that would require Fifth Third Bank to pay a \$15 million penalty for opening fake accounts in the names of its customers.<sup>27</sup> The proposed court order bans Fifth Third Bank from setting employee sales goals that incentivize fraudulently opening accounts.

#### Rohit Chopra,

Director, Consumer Financial Protection Bureau.

[FR Doc. 2024–24093 Filed 10–17–24; 8:45 am]

BILLING CODE 4810-AM-P

---



---

## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Transmittal No. 23–33]

#### Arms Sales Notification

**AGENCY:** Defense Security Cooperation Agency, Department of Defense (DoD).

**ACTION:** Arms sales notice.

**SUMMARY:** The DoD is publishing the unclassified text of an arms sales notification.

**FOR FURTHER INFORMATION CONTACT:** Pamela Young at (703) 953–6092, [pamela.a.young14.civ@mail.mil](mailto:pamela.a.young14.civ@mail.mil), or [dsca.ncr.rsrcmgmt.list.cns-mbx@mail.mil](mailto:dsca.ncr.rsrcmgmt.list.cns-mbx@mail.mil).

**SUPPLEMENTARY INFORMATION:** This 36(b)(1) arms sales notification is published to fulfill the requirements of section 155 of Public Law 104–164 dated July 21, 1996. The following is a copy of a letter to the Speaker of the House of Representatives with attached Transmittal 23–33, Policy Justification, and Sensitivity of Technology.

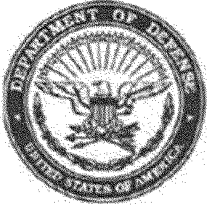
Dated: October 15, 2024.

**Aaron T. Siegel,**

Alternate OSD Federal Register Liaison Officer, Department of Defense.

<sup>26</sup> The Consent Order is available at: <https://www.consumerfinance.gov/enforcement/actions/fifth-third-bank-na-fpi-2024/>.

<sup>27</sup> The Opinion and Order is available at: <https://www.consumerfinance.gov/enforcement/actions/fifth-third-bank-national-association/>.



**DEFENSE SECURITY COOPERATION AGENCY**  
2800 Defense Pentagon  
Washington, DC 20301-2800

July 7, 2023

The Honorable Kevin McCarthy  
Speaker of the House  
U.S. House of Representatives  
H-209, The Capitol  
Washington, DC 20515

Dear Mr. Speaker:

Pursuant to the reporting requirements of Section 36(b)(1) of the Arms Export Control Act, as amended, we are forwarding herewith Transmittal No. 23-33, concerning the Air Force's proposed Letter(s) of Offer and Acceptance to the Government of Sweden for defense articles and services estimated to cost \$605 million. We will issue a news release to notify the public of this proposed sale upon delivery of this letter to your office.

Sincerely,

James A. Hursch  
Director

**Enclosures:**

1. Transmittal
2. Policy Justification
3. Sensitivity of Technology

Transmittal No. 23-33

Notice of Proposed Issuance of Letter of Offer Pursuant to Section 36(b)(1) of the Arms Export Control Act, as amended

(i) *Prospective Purchaser:* Government of Sweden

(ii) *Total Estimated Value:*

Major Defense Equipment *	\$530 million
Other .....	\$75 million
<b>Total .....</b>	<b>\$605 million</b>

(iii) *Description and Quantity or Quantities of Articles or Services under Consideration for Purchase:*

*Major Defense Equipment (MDE):*  
Up to two hundred fifty (250) AIM-120C-8 Advanced Medium Range Air-to-Air-Missiles (AMRAAM)  
Up to six (6) AMRAAM C-8 Guidance Sections

*Non-MDE:*  
Also included are spare AIM-120 control sections and containers; AMRAAM Test Set (ATS) telemetry kits;

encryption devices; munitions support and support equipment; classified software delivery and support; spare parts, consumables, and accessories; repair and return support; transportation support; classified publications and technical documentation; studies and surveys; U.S. Government and contractor technical, engineering, and logistics support services; and other related elements of logistical and program support.

- (iv) *Military Department: Air Force (SW-D-YAA)*
- (v) *Prior Related Cases, if any: None*
- (vi) *Sales Commission, Fee, etc., Paid, Offered, or Agreed to be Paid: None known at this time*
- (vii) *Sensitivity of Technology Contained in the Defense Article or Defense Services Proposed to be Sold: See Attached Annex*
- (viii) *Date Report Delivered to Congress: July 7, 2023*
- \* As defined in Section 47(6) of the Arms Export Control Act.

#### POLICY JUSTIFICATION

Government of Sweden—AIM-120C-8 Advanced Medium-Range Air-to-Air Missile (AMRAAM)

The Government of Sweden has requested to buy up to two hundred fifty (250) AIM-120C-8 Advanced Medium Range Air-to-Air Missiles (AMRAAM); and up to six (6) AMRAAM C-8 Guidance Sections. Also included are spare AIM-120 control sections and containers; AMRAAM Test Set (ATS) telemetry kits; encryption devices; munitions support and support equipment; classified software delivery and support; spare parts, consumables, and accessories; repair and return support; transportation support; classified publications and technical documentation; studies and surveys; U.S. Government and contractor technical, engineering and logistics support services; and other related elements of logistical and program support. The estimated total cost is \$605 million.

This proposed sale will support the foreign policy goals and national security objectives of the United States by improving the security of a partner country that is a force for political stability and economic progress in Europe.

The proposed sale will improve Sweden's capability to meet and deter current and future threats in the region by ensuring Sweden has modern, capable air-to-air munitions. This sale will further advance the already high level of Swedish Air Force interoperability with U.S. joint forces and other regional and NATO forces. Sweden will have no difficulty absorbing these articles and services into its armed forces.

The proposed sale of this equipment and support will not alter the basic military balance in the region.

The principal contractor will be Raytheon Missiles and Defense, Tucson, AZ. There are no known offset agreements proposed in connection with this potential sale.

Implementation of this proposed sale will not require the assignment of any additional U.S. Government or contractor representatives to Sweden.

There will be no adverse impact on U.S. defense readiness as a result of this proposed sale.

Transmittal No. 23-33

Notice of Proposed Issuance of Letter of Offer Pursuant to Section 36(b)(1) of the Arms Export Control Act

Annex

Item No. vii

#### (vii) *Sensitivity of Technology:*

1. The AIM-120C-8 Advanced Medium Range Air-to-Air Missile (AMRAAM) is a supersonic, air launched, aerial intercept guided missile featuring digital technology and micro-miniature solid-state electronics. AMRAAM capabilities include look-down/shoot-down, multiple launches against multiple targets, resistance to electronic countermeasures, and interception of high-and low-flying and maneuvering targets. This potential sale will include AMRAAM guidance section and control section spares as well as telemetry test kits.

2. The highest level of classification of defense articles, components, and services included in this potential sale is SECRET.

3. If a technologically advanced adversary were to obtain knowledge of the specific hardware and software elements, the information could be used to develop countermeasures that might reduce weapon system effectiveness or be used in the development of a system with similar or advanced capabilities.

4. A determination has been made that Sweden can provide substantially the same degree of protection for the sensitive technology being released as the U.S. Government. This sale is necessary in furtherance of the U.S. foreign policy and national security objectives outlined in the Policy Justification.

5. All defense articles and services listed in this transmittal have been authorized for release and export to the Government of Sweden.

[FR Doc. 2024-24121 Filed 10-17-24; 8:45 am]

BILLING CODE 6001-FR-P

## DEPARTMENT OF DEFENSE

### Office of the Secretary

[Docket ID: DoD-2024-OS-0007]

### Submission for OMB Review; Comment Request

**AGENCY:** Office of the Under Secretary of Defense for Personnel and Readiness (OUSD(P&R)), Department of Defense (DoD).

**ACTION:** 30-Day information collection notice.

**SUMMARY:** The DoD has submitted to the Office of Management and Budget (OMB) for clearance the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

**DATES:** Consideration will be given to all comments received by November 18, 2024.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function.

**FOR FURTHER INFORMATION CONTACT:** Reginald Lucas, (571) 372-7574, [whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil](mailto:whs.mc-alex.esd.mbx.dd-dod-information-collections@mail.mil).

#### SUPPLEMENTARY INFORMATION:

*Title; Associated Form; and OMB Number:* Climate Literacy Pulse Check; OMB Control Number 0704-CLPC.

*Type of Request:* New.  
*Number of Respondents:* 12,000.  
*Responses per Respondent:* 1.  
*Annual Responses:* 12,000.  
*Average Burden per Response:* 10 minutes.

*Annual Burden Hours:* 2,000.  
*Needs and Uses:* Climate change is one of many threat multipliers to national security, which adds complexity to Department of Defense (DoD) decisions. It is a priority of the DoD to ensure that support to the department's missions takes climate considerations into account, especially how the adverse impacts of a changing climate can complicate and impede DoD missions. This pulse check is intended for DoD personnel who provide various aspects of support to the warfighter—whether in OSD, Defense Agencies, the Joint Staff, combatant commands, and the Services—to understand how climate change affects their work and what education, training, and resources they require to continue executing their