

supported greater personal data protections for American consumers by, among other things, encouraging Congress to enact comprehensive federal privacy legislation.⁵ However, such initiatives would be beyond the scope of this PRA renewal request. Accordingly, for the foregoing reasons, the Commission declines to make any adjustments to its prior burden estimates or to modify its initial proposal.

B. Overview of Information Collection

Title of Collection: Red Flags Rule, 16 CFR 681.1; Card Issuers Rule, 16 CFR 681.2; Address Discrepancy Rule, 16 CFR part 641.

OMB Control Number: 3084–0137.

Type of Review: Extension of currently approved collection.

Abstract: The Red Flags Rule requires financial institutions and certain creditors to develop and implement written Identity Theft Prevention Programs. The Card Issuers Rule requires credit and debit card issuers to assess the validity of notifications of address changes under certain circumstances. The Address Discrepancy Rule provides guidance on what covered users of consumer reports must do when they receive a notice of address discrepancy from a nationwide consumer reporting agency. Collectively, these three anti-identity theft provisions are intended to prevent impostors from misusing another person's personal information for a fraudulent purpose. The Rules implement sections 114 and 315 of the FACT Act.

Affected Public

Red Flags Rule: Utilities; motor vehicle dealerships; telecommunications firms; colleges and universities; hospitals; nursing homes; public warehouse and storage firms; fuel dealers; financial transaction processing firms; certain creditors;⁶ and other categories of persons that qualify as financial institutions.

Card Issuers Rule: State-chartered credit unions; general merchandise stores; colleges and universities; telecommunications firms; and certain creditors.⁷

Address Discrepancy Rule: Users of consumer reports that are motor vehicle

dealers described in section 1029(a) of the Dodd-Frank Act, 12 U.S.C. 5519, and that are predominantly engaged in the sale and servicing of motor vehicles, the leasing and servicing of them, or both.

Estimated Number of Respondents: 238,942 (165,494 for Red Flags Rule + 18,500 for Card Issuers Rule + 54,948 for Address Discrepancy Rule).

Estimated Annual Burden Hours: 398,479 hours (358,124 hours for Red Flags Rule + 18,608 hours for Card Issuers Rule + 21,747 hours for Address Discrepancy Rule).

Estimated Annual Labor Costs: \$22,350,652 (\$21,850,471 for Red Flags and Card Issuers Rule + \$500,181 for Address Discrepancy Rule).

Estimated Annual Non-Labor Costs: \$0.

C. Request for Comment

On August 22, 2024, the FTC sought public comment on the information collection requirements associated with the Rules. 89 FR 67938 (Aug. 22, 2024). Two germane comments were received during the first public comment period and are addressed above. Pursuant to OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.*, the FTC is providing this second opportunity for public comment while seeking OMB approval to renew the pre-existing clearance for the Rules. For more details about the Rules' requirements and the basis for the calculations summarized above, see 89 FR 67938.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone's Social Security number; date of birth; driver's license number or other state identification number or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for ensuring that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any “[t]rade secret or any commercial or financial information which is . . . privileged or confidential”—as provided in section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including, in particular, competitively sensitive information, such as costs, sales statistics, inventories, formulas,

patterns devices, manufacturing processes, or customer names.

Josephine Liu,

Assistant General Counsel for Legal Counsel.

[FR Doc. 2025–00008 Filed 1–6–25; 8:45 am]

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GOVERNMENT ACCOUNTABILITY OFFICE

Request for Medicare Payment Advisory Commission (MedPAC) Nominations

AGENCY: Government Accountability Office.

ACTION: Request for letters of nomination and resumes.

SUMMARY: The Balanced Budget Act of 1997 established the Medicare Payment Advisory Commission (MedPAC) and gave the Comptroller General of the United States responsibility for appointing its members. The Government Accountability Office (GAO) is now accepting nominations for MedPAC appointments that will be effective in May 2025. Nominations should be sent to the email address listed below. Acknowledgement of receipt will be provided within a week of submission.

DATES: Letters of nomination and resumes should be submitted no later than February 7, 2025, to ensure adequate opportunity for review and consideration of nominees prior to appointment.

ADDRESSES: Submit letters of nomination and resumes to MedPACappointments@gao.gov.

FOR FURTHER INFORMATION CONTACT: Greg Giusto at giustog@gao.gov or (202) 512–7114 if you do not receive an acknowledgement or need additional information. For general information, contact GAO's Office of Public Affairs, at PublicAffairs@gao.gov.

Authority: 42 U.S.C. 1395b–6.

Gene L. Dodaro,

Comptroller General of the United States.

[FR Doc. 2024–30290 Filed 1–6–25; 8:45 am]

BILLING CODE 1610–02–P

⁵ See, e.g., A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services (Sept. 11, 2024), https://www.ftc.gov/system/files/ftc_gov/pdf/Social-Media-6b-Report-9-11-2024.pdf (recommending that Congress enact comprehensive federal privacy legislation that limits surveillance and grants consumers data rights).

⁶ 15 U.S.C. 1681m(e)(4).

⁷ *Id.*