

**ADDRESSES:** The policy statement can be found at the following link: <https://www2.fmc.gov/readingroom/proceeding/24-29/>.

**FOR FURTHER INFORMATION CONTACT:** David Eng, Secretary; Phone: (202) 523-5725; Email: [Secretary@fmc.gov](mailto:Secretary@fmc.gov).

**SUPPLEMENTARY INFORMATION:** On January 2, 2025, the Commission issued a policy statement to provide guidance to shippers and other third parties on bringing class action complaints at the Commission. As the policy statement explains, class action complaints are not precluded by Title 46 or the Commission's interpretation of the statute. In accordance with 46 CFR 502.12, the Commission may follow the Federal Rules of Civil Procedure "for situations which are not covered by a specific Commission rule . . . to the extent that they are consistent with sound administrative practice." The Commission may use the procedures of Rule 23 of the Federal Rules of Civil Procedure to evaluate class action complaints filed with the Commission because the requirements under § 502.12 are satisfied.

The policy statement can be found at the following link: <https://www2.fmc.gov/readingroom/proceeding/24-29/>.

This document is issued under authority of 5 U.S.C. 552, 46 U.S.C. 46105 and 46 CFR 502.12.

By the Commission.

**David Eng,**  
Secretary.

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## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal

Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than January 22, 2025.

*A. Federal Reserve Bank of Atlanta* (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *Linda M. Young and Nathaniel J. Pierson, both of Fort Payne, Alabama, and Chris Y. Pierson, Valley Head, Alabama;* to join the Young Family Control Group, a group acting in concert, to retain voting shares of FBDC Financial Corp., and thereby indirectly retain voting shares of First Fidelity Bank, both of Fort Payne, Alabama.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**  
*Associate Secretary of the Board.*

[FR Doc. 2025-00075 Filed 1-6-25; 8:45 am]

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## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Submission for OMB Review; Comment Request; Extension

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice.

**SUMMARY:** The Federal Trade Commission ("FTC" or "Commission") requests that the Office of Management and Budget ("OMB") extend for an additional three years the current Paperwork Reduction Act ("PRA") clearance for information collection requirements contained in the Red Flags, Card Issuers, and Address Discrepancy Rules ("Rules"). That clearance expires on January 31, 2025.

**DATES:** Comments must be filed by February 6, 2025.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. 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:** Whitney Moore, Attorney, Division of Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, Mail Code CC-8232, 600 Pennsylvania Avenue NW, Washington, DC 20580, (202) 326-2645.

**SUPPLEMENTARY INFORMATION:**

#### A. Background and Comments

The FTC's Office of Management and Budget ("OMB") clearance (OMB Control No.: 3084-0137) for the collection of information under the Red Flags, Card Issuers, and Address Discrepancy Rules ("Rules"),<sup>1</sup> which implement sections 114 and 315 of the Fair and Accurate Credit Transactions Act of 2003 ("FACT Act"), as amended by the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act")<sup>2</sup> and the Red Flags Program Clarification Act of 2010 ("Clarification Act"),<sup>3</sup> is set to expire on January 31, 2025. Accordingly, on August 22, 2024, the Commission published a **Federal Register** Notice seeking public comment on the proposal to renew this OMB clearance for an additional three-year period. *See* 89 FR 67938 (Aug. 22, 2024). In response to the **Federal Register** Notice, the Commission received two germane comments.

The two comments were generally supportive of the information collection, although the two commenters indicated that they believe that the federal government's efforts in the context of personal data protections should be expanded.<sup>4</sup> The Commission thanks the commenters for their submissions, and notes that the Commission has also

<sup>1</sup> Red Flags Rule, 16 CFR 681.1; Card Issuers Rule, 16 CFR 681.2; Address Discrepancy Rule, 16 CFR part 641.

<sup>2</sup> Public Law 111-203 (2010).

<sup>3</sup> Red Flag Program Clarification Act of 2010, 15 U.S.C. 1681m(e)(4).

<sup>4</sup> *See* <https://www.regulations.gov/comment/FTC-2022-0010-0004>; <https://www.regulations.gov/comment/FTC-2022-0010-0003>.