

must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 23, 2015.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Vice President) 33 Liberty Street, New York, New York 10045-0001:

1. *Royal Bank of Canada*, Montreal, Canada and its wholly-owned subsidiary, RBC USA Holdco, New York, New York; to acquire City National Corporation and thereby indirectly acquire City National Bank, both in Los Angeles, California. In connection with this application, RBC USA Holdco Corporation, New York, New York, has applied to become a bank holding company.

Board of Governors of the Federal Reserve System, March 23, 2015.

**Michael J. Lewandowski**,

*Associate Secretary of the Board.*

[FR Doc. 2015-06925 Filed 3-25-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Mid-Tier Bank Holding Company To Conduct a Minority Stock Issuance

The bank holding company listed in this notice has applied to the Board for approval to conduct a minority stock issuance in accordance with the Board's regulations governing mutual holding companies.

The application listed below, as well as other related filings required by the Board, is available for immediate inspection at the Federal Reserve Bank indicated. The application will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 23, 2015.

A. Federal Reserve Bank of Boston (Prabal Chakrabarti, Senior Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02210-2204:

1. *Provident Bancorp* and *Provident Bancorp, Inc.*, both in Amesbury, Massachusetts; to conduct a minority stock issuance in accordance with the Board's Regulation MM. Provident Bancorp and Provident Bancorp, Inc. control Provident Bank.

Board of Governors of the Federal Reserve System, March 23, 2015.

**Michael J. Lewandowski**,

*Associate Secretary of the Board.*

[FR Doc. 2015-06924 Filed 3-25-15; 8:45 am]

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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 (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 notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than April 13, 2015.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President), 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Scott Warren Cooper*, Garnett, Kansas; to retain voting shares of Garnett Bancshares, Inc., and thereby indirectly retain voting shares of Patriots Bank, both in Garnett, Kansas.

Board of Governors of the Federal Reserve System, March 23, 2015.

**Michael J. Lewandowski**,

*Associate Secretary of the Board.*

[FR Doc. 2015-06923 Filed 3-25-15; 8:45 am]

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## FEDERAL TRADE COMMISSION

[File No. 132 3150]

### BMW of North America, LLC; Proposed Consent Order To Aid Public Comment

**AGENCY:** Federal Trade Commission.

**ACTION:** Proposed consent agreement.

**SUMMARY:** The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

**DATES:** Comments must be received on or before April 20, 2015.

**ADDRESSES:** Interested parties may file a comment at <https://ftcpublishcommentworks.com/ftc/bmwnorthamericacconsent> online or on

paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "BMW of North America, LLC—Consent Agreement; File No. 1323150" on your comment and file your comment online at <https://ftcpublishcommentworks.com/ftc/bmwnorthamericacconsent> by following the instructions on the web-based form. If you prefer to file your comment on paper, write "BMW of North America, LLC—Consent Agreement; File No. 1323150" on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex D), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex D), Washington, DC 20024.

#### FOR FURTHER INFORMATION CONTACT:

Svetlana Gans, Bureau of Consumer Protection, (202) 326-3708, 600 Pennsylvania Avenue NW., Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following Analysis to Aid Public Comment describes the terms of the consent agreement, and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC Home Page (for March 19, 2015), on the World Wide Web at: <http://www.ftc.gov/os/actions.shtm>.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before April 20, 2015. Write "BMW of North America, LLC—Consent Agreement; File No. 1323150" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including, to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtm>. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.