

Office), 1700 G Street NW., Washington, DC 20552, (202) 435-9575, or email: [PRA@cfpb.gov](mailto:PRA@cfpb.gov). Please do not submit comments to this email box.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Generic Information Collection Plan for Development and/or Testing of Model Forms, Disclosures, Tools, and Other Similar Related Materials.

*OMB Control Number:* 3170-0022.

*Type of Review:* Extension without change of a currently approved collection.

*Affected Public:* Individuals or households.

*Estimated Number of Respondents:* 21,000.

*Estimated Total Annual Burden Hours:* 8,925.

*Abstract:* This generic information collection plan allows for qualitative testing of disclosures and related materials relating to the features of consumer financial products and services. The research results in recommendations for the development of and revisions to such disclosures and related materials. The research activities may be conducted by the Bureau or external parties such as, for example, contractors retained by the Bureau, and will employ cognitive psychological testing methods. This approach has been demonstrated to be feasible and valuable by the Bureau and other agencies in developing disclosures and related materials. The planned research activities will be conducted with the goal of creating effective disclosures and related materials that will help consumers understand the features of consumer financial products and services.

*Request for Comments:* The Bureau issued a 60-day **Federal Register** notice on September 25, 2015, (80 FR 57793). Comments were solicited and continue to be invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for Office of

Management and Budget (OMB) approval. All comments will become a matter of public record.

Dated: December 9, 2015.

**Darrin A. King,**

*Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.*

[FR Doc. 2015-31420 Filed 12-11-15; 8:45 am]

**BILLING CODE 4810-AM-P**

**DEPARTMENT OF DEFENSE**

**Department of the Army**

**[Docket ID: USA-2015-HQ-0048]**

**Privacy Act of 1974; System of Records**

**AGENCY:** Department of the Army, DoD.

**ACTION:** Notice to alter a system of records.

**SUMMARY:** The Department of the Army proposes to alter a system of records notice AAFES 1609.03, entitled "AAFES Catalog System" is used to locate order information; to reply to customer inquiries and complaints; to create labels for shipment to the proper location; to refund customer remittances or to collect monies due; to provide claim and postal authorities with confirmation/certification of shipment for customer claims for damage or lost shipments.

**DATES:** Comments will be accepted on or before January 13, 2016. This proposed action will be effective on the date following the end of the comment period unless comments are received which result in a contrary determination.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

- *Federal Rulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail:* Department of Defense, Office of the Deputy Chief Management Officer, Directorate of Oversight and Compliance, Regulatory and Audit Matters Office, 9010 Defense Pentagon, Washington, DC 20301-9010.

*Instructions:* All submissions received must include the agency name and docket number for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the Internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** Ms. Tracy Rogers, Department of the Army, Privacy Office, U.S. Army Records Management and Declassification Agency, 7701 Telegraph Road, Casey Building, Suite 144, Alexandria, VA 22325-3905 or by calling (703) 428-6185.

**SUPPLEMENTARY INFORMATION:** The Department of the Army's notices for systems of records subject to the Privacy Act of 1974 (5 U.S.C. 552a), as amended, have been published in the **Federal Register** and are available from the address in **FOR FURTHER INFORMATION CONTACT** or from the Defense Privacy and Civil Liberties Division Web site at <http://dpcl.d.defense.gov/>. The proposed systems reports, as required by 5 U.S.C. 552a(r) of the Privacy Act, as amended, were submitted on October 23, 2015, to the House Committee on Oversight and Government Reform, the Senate Committee on Homeland Security and Governmental Affairs, and the Office of Management and Budget (OMB) pursuant to paragraph 4c of Appendix I to OMB Circular No. A-130, "Federal Agency Responsibilities for Maintaining Records About Individuals," dated February 8, 1996 (February 20, 1996, 61 FR 6427).

Dated: December 8, 2015.

**Aaron Siegel,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

**AAFES 1609.03**

**SYSTEM NAME:**

AAFES Catalog System (August 9, 1996, 61 FR 41572).

**CHANGES:**

\* \* \* \* \*

**SYSTEM LOCATION:**

Delete entry and replace with "Headquarters, Army and Air Force Exchange Service, 3911 S. Walton Walker Boulevard, Dallas, TX 75236-1598."

\* \* \* \* \*

**CATEGORIES OF RECORDS IN THE SYSTEM:**

Delete entry and replace with "Customer name, Social Security Number (SSN), mailing address, email address, telephone number, method of payment, partial credit card number, name and address of recipient of order, description and price of item ordered, method of shipment, amount of order/refund, claim data for returns/damages to shipments, and freight entry assigned to shipment."

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

Delete entry and replace with “10 U.S.C. 3013, Secretary of the Army; and 8013, Secretary of the Air Force; Department of Defense Instruction 1015.15, Establishment, Management, and Control of Nonappropriated Fund Instrumentalities and Financial Management of Supporting Resources; Army Regulation 215–8/Air Force Instruction 34–211(I), Army and Air Force Service Operations; and E.O. 9397 (SSN), as amended.”

**PURPOSE:**

Delete entry and replace with “The system is used to locate order information; to reply to customer inquiries and complaints; to create labels for shipment to the proper location; to refund customer remittances or to collect monies due; to provide claim and postal authorities with confirmation/certification of shipment for customer claims for damage or lost shipments.”

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND THE PURPOSES OF SUCH USES:**

Delete entry and replace with “In addition to those disclosures generally permitted under 5 U.S.C. 552a(b) of the Privacy Act of 1974, as amended, the records contained therein may specifically be disclosed outside the DoD as a routine use pursuant to 5 U.S.C. 552a(b)(3) as follows:

To the on-line ordering fulfillment contractor to allow for the confirmation by email of orders received, fulfilled and closed.

To Exchange vendor representative organizations for the purpose of direct shipment from the supplier to the customer.

Disclosures pursuant to 5 U.S.C. 552a(b)(12) may be made from this system to “consumer reporting agencies” as defined in the Fair Credit Reporting Act (15 U.S.C. 1681a(f)) or the Federal Claims Collection Act of 1966 (31 U.S.C. 3701(a)(3)). The purpose of this disclosure is to aid in the collection of outstanding debts owed to the Federal government, typically to provide an incentive for debtors to repay delinquent Federal government debts by making these debts part of their credit records. The disclosure is limited to information necessary to establish the identity of the individual, including name address, and SSN.

The DoD Blanket Routine Uses set forth at the beginning of the Army’s compilation of system of records notices may apply to this system. The complete list of DoD Blanket Routine Uses can be found online at: <http://dpcl.d.defense>.

*gov/Privacy/SORNsIndex/BlanketRoutineUses.aspx”.*

Policies and practices for storing, retrieving, accessing, retaining, and disposing of records in the system:

**STORAGE:**

Delete entry and replace with “Electronic storage media and paper records.”

**RETRIEVABILITY:**

Delete entry and replace with “By order number, purchase order number, customer’s name, name of recipient, phone number, SSN, or freight entry assigned to shipment.”

\* \* \* \* \*

**RETENTION AND DISPOSAL:**

Delete entry and replace with “Information on shipments is maintained in computer files for 180 days following completion of shipment and destroyed after 6 years or until obsolete or superseded.

Purchase orders are retained for 2 years; transaction records are retained for 2 years; refund vouchers are retained for 6 years; returned merchandise slips are retained for 6 years; repair/replacement order slips are held 2 years. All records are destroyed by shredding. All electronic records are destroyed by erasing/reformatting the media.

Customer records are kept continuously until obsolete or superseded, at which point paper records are shredded, and electronic records are destroyed by erasing/reformatting the media.”

**SYSTEM MANAGER(S) AND ADDRESS:**

Delete entry and replace with “Director/Chief Executive Officer, Army and Air Force Exchange Service, 3911 S. Walton Walker Boulevard, Dallas, TX 75236–1598.”

**NOTIFICATION PROCEDURE:**

Delete entry and replace with “Individuals seeking to determine whether information about themselves is contained in this system should address written inquiries to the Director/Chief Executive Officer, Army and Air Force Exchange Service, 3911 S. Walton Walker Boulevard, Dallas, TX 75236–1598.

Individual should provide name, current address and telephone number, and sufficient details to permit locating pertinent records.

In addition, the requester must provide a notarized statement or an unsworn declaration made in accordance with 28 U.S.C. 1746, in the following format:

If executed outside the United States: ‘I declare (or certify, verify, or state)

under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on (date). (Signature).’

If executed within the United States, its territories, possessions, or commonwealths: ‘I declare (or certify, verify, or state) under penalty of perjury that the foregoing is true and correct. Executed on (date). (Signature).’”

**RECORD ACCESS PROCEDURES:**

Delete entry and replace with “Individuals seeking access to information about themselves contained in this system should address written inquiries to the Director/Chief Executive Officer, Army and Air Force Exchange Service, Attention: FOIA/Privacy Manager, 3911 S. Walton Walker Boulevard, Dallas, TX 75236–1598.

Individual should provide name, current address and telephone number, and sufficient details to permit locating pertinent records.

In addition, the requester must provide a notarized statement or an unsworn declaration made in accordance with 28 U.S.C. 1746, in the following format:

If executed outside the United States: ‘I declare (or certify, verify, or state) under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on (date). (Signature).’

If executed within the United States, its territories, possessions, or commonwealths: ‘I declare (or certify, verify, or state) under penalty of perjury that the foregoing is true and correct. Executed on (date). (Signature).’”

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[FR Doc. 2015–31352 Filed 12–11–15; 8:45 am]

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**DEPARTMENT OF DEFENSE****Department of the Army**

[Docket ID: USA–2015–HQ–0047]

**Privacy Act of 1974; System of Records**

**AGENCY:** Department of the Army, DoD.

**ACTION:** Notice to alter a System of Records.

**SUMMARY:** The Department of the Army proposes to alter a system of records notice AAFES 0404.01, entitled “Incentive Awards Case Files,” to consider and select employees for incentive awards and other honors.

**DATES:** Comments will be accepted on or before January 13, 2016. This proposed action will be effective on the date following the end of the comment