

## FEDERAL COMMUNICATIONS COMMISSION

### Deletion of Consent Agenda Items From Sunshine Act Meeting

January 28, 2016.

The following items have been deleted from the list of Consent Agenda items scheduled for consideration at the Thursday, January 28, 2016, Open Meeting and previously listed in the Commission's Notice of January 21, 2016. Items 5 through 7 have been adopted by the Commission.

1. *General Counsel Title:* Mitchell F. Brecher Request for Inspection of Records (FOIA Control No. 2014-338).

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning the Application for Review filed by Mitchell F. Brecher regarding the denial of his request for inspection of records under the Freedom of Information Act.

2. *General Counsel Title:* SMS/800 Inc. Request for Inspection of Records (FOIA Control No. 2015-044).

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning the Application for Review filed by SMS/800 Inc. regarding the release of records pertaining to SMS/800 Inc. in response to a request for inspection of records under the Freedom of Information Act filed by Mark Lewyn.

3. *General Counsel Title:* Rachel A. Avan Request for Inspection of Records (FOIA Control No. 2014-572).

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning the Application for Review filed by Rachel A. Avan regarding the denial of her request for inspection of records under the Freedom of Information Act.

4. *General Counsel Title:* Russell Carollo Request for Inspection of Records (FOIA Control No. 2015-553).

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning the Application for Review filed by Russell Carollo regarding the partial denial of his request for inspection of records under the Freedom of Information Act.

5. *Media Title:* Application of The KBOO Foundation for a New NCE (FM) Station in Chehalis, Washington.

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning an Application for Review filed by CVEF challenging the grant of an application and waiver requests filed by KBOO Foundation for a new NCE FM station.

6. *Media Title:* Application for Renewal of License and Request for

Extension of Special Temporary Authorization for Class A Television Station WEBR-CD in Manhattan, New York.

*Summary:* The Commission will consider a Memorandum Opinion and Order concerning an Application for Review filed by Jose Luis Rodriguez seeking review of the grant of a license renewal and STA of WEBR-CD, Manhattan, New York.

7. *Consumer & Governmental Affairs Title:* San Fernando Cathedral of San Antonio, Texas, (SFC), Application for Review (CG Docket No. 06-181).

*Summary:* The Commission will consider a Memorandum Opinion and Order addressing an Application for Review filed by SFC seeking review of the Bureau's dismissal of SFC's petition for exemption from the Commission's closed captioning requirements.

The meeting site is fully accessible to people using wheelchairs or other mobility aids. Sign language interpreters, open captioning, and assistive listening devices will be provided on site. Other reasonable accommodations for people with disabilities are available upon request. In your request, include a description of the accommodation you will need and a way we can contact you if we need more information. Last minute requests will be accepted, but may be impossible to fill. Send an email to: [fcc504@fcc.gov](mailto:fcc504@fcc.gov) or call the Consumer & Governmental Affairs Bureau at 202-418-0530 (voice), 202-418-0432 (TTY).

Additional information concerning this meeting may be obtained from the Office of Media Relations, (202) 418-0500; TTY 1-888-835-5322. Audio/Video coverage of the meeting will be broadcast live with open captioning over the Internet from the FCC Live Web page at [www.fcc.gov/live](http://www.fcc.gov/live).

For a fee this meeting can be viewed live over George Mason University's Capitol Connection. The Capitol Connection also will carry the meeting live via the Internet. To purchase these services, call (703) 993-3100 or go to [www.capitolconnection.gmu.edu](http://www.capitolconnection.gmu.edu).

Federal Communication Commission.

**Gloria J. Miles,**

*Federal Register Liaison Officer, Office of the Secretary.*

[FR Doc. 2016-02329 Filed 2-3-16; 11:15 am]

**BILLING CODE 6712-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Termination; 4556 Meritor Savings Bank; Philadelphia, Pennsylvania

The Federal Deposit Insurance Corporation (FDIC), as Receiver for 4556 Meritor Savings Bank, Philadelphia, Pennsylvania (Receiver) has been authorized to take all actions necessary to terminate the receivership estate of Meritor Savings Bank (Receivership Estate). The Receiver has made all dividend distributions required by law.

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary; including but not limited to releases, discharges, satisfactions, endorsements, assignments and deeds.

Effective February 01, 2016 the Receivership Estate has been terminated, the Receiver discharged, and the Receivership Estate has ceased to exist as a legal entity.

Dated: February 2, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2016-02234 Filed 2-4-16; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL DEPOSIT INSURANCE CORPORATION

### Notice of Termination; 10483 Mountain National Bank, Sevierville, Tennessee

The Federal Deposit Insurance Corporation (FDIC), as Receiver for 10483 Mountain National Bank, Sevierville, Tennessee (Receiver) has been authorized to take all actions necessary to terminate the receivership estate of Mountain National Bank (Receivership Estate); the Receiver has made all dividend distributions required by law.

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary; including but not limited to releases, discharges, satisfactions, endorsements, assignments and deeds.

Effective February 1, 2016, the Receivership Estate has been terminated, the Receiver discharged,

and the Receivership Estate has ceased to exist as a legal entity.

Dated: February 1, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2016-02153 Filed 2-4-16; 8:45 am]

BILLING CODE 6714-01-P

## FEDERAL DEPOSIT INSURANCE CORPORATION

[3064-NEW]

### Agency Information Collection Activities: Submission for OMB Review; Comment Request Re FDIC Small Business Lending Survey

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice and Request for Comment.

**SUMMARY:** The FDIC, as part of its continuing effort to reduce paperwork and respondent burden, and as required by the Paperwork Reduction Act of 1995, invites the general public and other Federal agencies to comment on the survey collection instruments for a proposed new collection of information, a Small Business Lending Survey of banks that is proposed to be fielded in June 2016. On October 7, 2015, the FDIC published a notice in the **Federal Register** requesting comment for 60 days on the proposed information collection (80 FR 60678). Two comments were received, and are discussed below. The FDIC hereby gives notice of its plan to submit to OMB a request to approve this new information collection, and again invites comment.

**DATES:** Comments must be submitted on or before March 7, 2016.

**ADDRESSES:** Interested parties are invited to submit written comments by any of the following methods. All comments should reference "FDIC Small Business Lending Survey":

- <http://www.FDIC.gov/regulations/laws/federal/>.
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name of the collection in the subject line of the message.
- *Mail:* Gary Kuiper (202.898.3877), Counsel, MB-3016, or Manuel Cabeza (202.898.3767), Counsel, MB-3105, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.

- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

### FOR FURTHER INFORMATION CONTACT:

Interested members of the public may obtain a copy of the survey and related instructions by clicking on the link for the *FDIC Small Business Lending Survey* on the following Web page: <http://www.fdic.gov/regulations/laws/federal/>. Interested members of the public may also obtain additional information about the collection, including a paper copy of the proposed collection and related instructions, without charge, by contacting Gary Kuiper or Manuel Cabeza at the address or phone number identified above.

**SUPPLEMENTARY INFORMATION:** The FDIC proposes to establish the following collection of information:

*Title:* FDIC Small Business Lending Survey

*OMB Number:* New collection.

*Frequency of Response:* Once.

*Affected Public:* FDIC-insured depository institutions.

*Estimated Number of Respondents:* 1,500 respondents with assets less than \$1 billion.

500 respondents with assets of \$1 billion or greater.

*Average time per response:*

3 hours per respondent with assets less than \$1 billion.

6 hours per respondent with assets of \$1 billion or greater.

*Estimated Total Annual Burden:*

3 hours × 1,500 respondents = 4,500 hours

6 hours × 500 respondents = 3,000 hours.

Total: 7,500 hours.

### General Description of Collection

Small businesses are an important component of the U.S. economy. According to the Small Business Administration, small firms accounted for almost half of private-sector employment and 63 percent of net new jobs between mid-1993 and 2013.<sup>1</sup> Many small businesses have little or no direct access to capital markets and are thus reliant on bank financing. For banks, small business lending is an important way that they help meet their communities' needs, especially for the many banks that primarily focus on commercial rather than consumer lending.

Due to the importance of small businesses to the U.S. economy and the importance of bank lending to small businesses, the proposed FDIC Small Business Lending Survey, which surveys banks, will provide important data to complement existing sources of data on small business lending. The

proposed survey data will not duplicate existing sources of data and will provide additional insight into many aspects of small business lending.

The FDIC Small Business Lending Survey, proposed to begin data collection in June 2016, is designed to yield heretofore unavailable nationally representative estimates on the volume and details of small business loans extended by FDIC-insured banks. In addition, the survey will provide new information on banks' perceived competition and market area for small business lending. The survey will yield nationally representative estimates of small business lending by banks of several different asset size categories and with different levels of urban or rural presence.

In addition to the questions on small business lending, the new survey will include some questions related to consumer transaction accounts that are directly responsive to the mandate in Section 7 of the Federal Deposit Insurance Reform Conforming Amendments Act of 2005 ("Reform Act") (Pub. L. 109-173), which calls for the FDIC to conduct ongoing surveys "on efforts by insured depository institutions to bring those individuals and families who have rarely, if ever, held a checking account, a savings account or other type of transaction or check cashing account at an insured depository institution (hereafter in this section referred to as the 'unbanked') into the conventional finance system." Section 7 of the Reform Act further instructs the FDIC to consider several factors in its conduct of the surveys, including: "What cultural, language and identification issues as well as transaction costs appear to most prevent 'unbanked' individuals from establishing conventional accounts."

The consumer account-focused questions are designed to provide a factual basis for examining identification issues and transaction costs related to establishing mainstream transaction accounts at banks. These consumer account-focused questions have been added to the Small Business Lending Survey in lieu of fielding a separate second survey to respond to the Congressional mandate. The reason for the consolidation of these efforts is to reduce the burden on banks and increase the participation rate relative to fielding two separate surveys.

### Comment Discussion

On October 7, 2015 (80 FR 60678), the FDIC issued a request for comment on a proposed new collection of information, a Small Business Lending Survey of banks that is proposed to be

<sup>1</sup> [https://www.sba.gov/sites/default/files/FAQ\\_March\\_2014\\_0.pdf](https://www.sba.gov/sites/default/files/FAQ_March_2014_0.pdf), accessed Sep 15, 2015.