prudential regulators. To what extent do market participants use principles or processes discussed in that guidance in connection with their management of fair lending risk?

f. Are market participants using alternative data or modeling techniques as a “second look” for those who do not meet initial eligibility requirements based on traditional data or modeling techniques? If so, what issues and challenges, if any, arise in that context? Have data that were first used in “second looks” eventually become included in initial screening processes?

g. When using alternative data or modeling techniques, or using multiple models, are there challenges in determining and disclosing to applicants the principal reasons for taking adverse action or describing the reasons for taking adverse action in a manner that relates to and accurately describes the factors actually considered or scored?

19. The FCRA and Regulation V regulate the collection, dissemination, and use of consumer information, including consumer credit information.

a. Are there specific challenges or uncertainties that market participants face in complying with the FCRA with respect to the use of alternative data or modeling techniques?

b. What challenges do companies generating, selling, and brokering alternative data face in determining whether they are a consumer reporting agency subject to the FCRA?

c. What challenges do consumer reporting agencies assembling or evaluating alternative data face in implementing accuracy and dispute procedures and disclosing file information to consumers?

d. What challenges do lenders face when they obtain alternative data? Is it typically clear whether the data provider is a consumer reporting agency subject to the FCRA?

e. How, if at all, do market participants treat alternative data differently when they receive it from data providers or other sources that do not appear to be subject to the FCRA?

f. When using alternative data or modeling techniques, or using multiple credit scores, are there challenges in providing adverse action notices or risk-based pricing notices? For example, when using alternative modeling techniques, are there challenges in determining the key factors that adversely affected the consumer’s score? Are there challenges in providing the source of the information? Do you have information showing whether consumers understand the information on these notices or take appropriate follow-up actions?

g. When using alternative data or modeling techniques, are there challenges in disclosing, pursuant to Section 615(b) of the FCRA, the nature of the information used in credit-related decisions when such information comes from a third party that is not a consumer reporting agency?

h. The FCRA permits consumer reports to be obtained for some non-credit decisions, such as employment and tenant screening. What potential impacts could alternative data and modeling techniques have on these non-credit decisions?

20. The Dodd-Frank Act prohibits unfair, deceptive, or abusive acts or practices in connection with consumer financial products or services. Section 5 of the FTC Act similarly prohibits unfair or deceptive acts or practices in connection with a broader set of transactions.

a. Are there specific challenges or uncertainties that market participants face in complying with the prohibitions on UDAAPs with respect to alternative data or modeling techniques?

b. What steps, if any, do users of alternative data or modeling techniques take to avoid engaging in UDAAPs?

c. What steps, if any, can the Bureau take to help minimize the risk of UDAAPs from the use of alternative data and modeling techniques?


Richard Cordray,
Director, Bureau of Consumer Financial Protection.

[FR Doc. 2017–03361 Filed 2–17–17; 8:45 am]

BILLING CODE 4810–AM–P

DEPARTMENT OF DEFENSE

Department of the Army

Advisory Committee on Arlington National Cemetery; Request for Nominations

AGENCY: Department of the Army, DoD.

ACTION: Notice; Request for Nominations.

SUMMARY: The Advisory Committee on Arlington National Cemetery is an independent Federal advisory committee chartered to provide the Secretary of Defense, through the Secretary of the Army, independent advice and recommendations on Arlington National Cemetery, including, but not limited to cemetery administration, the erection of memorials at the cemetery, and master planning for the cemetery. The Secretary of the Army may act on the Committee’s advice and recommendations. The Committee is comprised of no more than nine (9) members. Subject to the approval of the Secretary of Defense, the Secretary of the Army appoints no more than seven (7) of these members. The purpose of this notice is to solicit nominations from a wide range of highly qualified persons to be considered for appointment to the Committee. Nominees may be appointed as members of the Committee and its sub-committees for terms of service ranging from one to four years. This notice solicits nominations to fill Committee membership vacancies that may occur through July 31, 2017. Nominees must be preeminent authorities in their respective fields of interest or expertise.

DATES: All nominations must be received (see ADDRESSES) no later than May 1, 2017.

ADDRESSES: Interested persons may submit a resume for consideration by the Department of the Army to the Committee’s Designated Federal Officer at the following address: Advisory Committee on Arlington National Cemetery, ATTN: Designated Federal Officer (DFO) (Ms. Yates), Arlington National Cemetery, Arlington, VA 22211.

FOR FURTHER INFORMATION CONTACT: Ms. Renea C. Yates, Designated Federal Officer, by email at renea.c.yates.civ@mail.mil or by telephone 877–907–8585.

SUPPLEMENTARY INFORMATION: The Advisory Committee on Arlington National Cemetery was established pursuant to Title 10, United States Code Section 4723. The selection, service and appointment of members of the Committee are publicized in the Committee Charter, available on the Arlington National Cemetery Web site http://www.arlingtoncemetery.mil/About/Advisory-Committee-on-Arlington-National-Cemetery/Charter. The substance of the provisions of the Charter is as follows:

a. Selection. The Committee Charter provides that the Committee shall be comprised of no more than nine members, all of whom are preeminent

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DEPARTMENT OF DEFENSE
Office of the Secretary
[Docket ID: DOD–2016–OS–0043]
Submission for OMB Review; Comment Request

ACTION: Notice.

SUMMARY: The Department of Defense has submitted to OMB for clearance, the following proposal for collection of information under the provisions of the Paperwork Reduction Act.

DATES: Consideration will be given to all comments received by March 23, 2017.

FOR FURTHER INFORMATION CONTACT: Fred Licari, 571–372–0493.

SUPPLEMENTARY INFORMATION:
Title, Associated Form and OMB Number: Application for Former Spouse Payments from Retired Pay, DD Form 2293; OMB Number 0730–0008.

Type of Request: Reinstatement with change.

Number of Respondents: 2,500.

Responses per Respondent: 1.

Annual Responses: 2,500.

Average Burden per Response: 30 minutes.

Annual Burden Hours: 12,500 hours.

Needs and Uses: The information collection requirement is necessary to provide DFAS with the basic data needed to process court orders for division of military retired pay as property or order alimony and child support payment from that retired pay per Title 10 U.S.C. 1408, “Payment of retired or retainer pay in compliance with court orders.” The former spouse may apply to the DFAS for direct payment of these monies by using DD Form 2293.

Affected Public: Individuals or households.

Frequency: On occasion.

Respondent’s Obligation: Required to obtain or retain benefits.

OMB Desk Officer: Ms. Jasmeet Seehra.

Comments and recommendations on the proposed information collection should be emailed to Ms. Jasmeet Seehra, DoD Desk Officer, at Oira_submission@omb.eop.gov. Please identify the proposed information collection by DoD Desk Officer and the Docket ID number and title of the information collection.

You may also submit comments and recommendations, identified by Docket ID number and title, by the following method:

• Federal eRulemaking Portal: http://www.regulations.gov. Follow the instructions for submitting comments.

Instructions: All submissions received must include the agency name, Docket ID number and title 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.

DOD Clearance Officer: Mr. Frederick Licari.

Written requests for copies of the information collection proposal should be sent to Mr. Licari at WHS/ESD Directives Division, 4800 Mark Center Drive, East Tower, Suite 03F09, Alexandria, VA 22350–3100.


Aaron Siegel,
Alternate OSD Federal Register Liaison Officer, Department of Defense.

[FR Doc. 2017–03320 Filed 2–17–17; 8:45 am]
BILLING CODE 5001–03–P

DEPARTMENT OF DEFENSE
Office of the Secretary

Reserve Forces Policy Board; Notice of Federal Advisory Committee Meeting

AGENCY: Office of the Secretary of Defense, Reserve Forces Policy Board, Department of Defense.

ACTION: Notice of Federal Advisory Committee Meeting.

SUMMARY: The Department of Defense (DoD) is publishing this notice to announce that the following Federal Advisory Committee meeting of the Reserve Forces Policy Board (RFPB) will take place.

DATES: Wednesday, March 8, 2017 from 8:15 a.m. to 3:50 p.m.