

*Burden Estimate:*

Source and burden type	Number of respondents	Annual frequency	Total responses	Average time per response (minutes)	Estimated annual burden (hours)
Form MSD-4 Reporting .....	2	On Occasion .....	2	60	2
Form MSD-5 Reporting .....	2	On Occasion .....	2	15	0.5
<b>Total Estimated Annual Burden .....</b>					<b>2.5</b>

There is no change in the method or substance of the collection. The overall reduction in burden hours is a result of economic fluctuation. In particular, the number of respondents has decreased while the reporting frequency and the estimated time per response remain the same.

*General Description of Collection:* The 1975 Amendments to the Securities Exchange Act of 1934 established a comprehensive framework for the regulation of the activities of municipal securities dealers. Under Section 15B(a) of the Securities Exchange Act, municipal securities dealers which are banks, or separately identifiable departments or divisions of banks engaging in municipal securities activities, are required to be registered with the Securities and Exchange Commission in accordance with such rules as the Municipal Securities Rulemaking Board (MSRB), a rulemaking authority established by the 1975 Amendments, may prescribe as

necessary or appropriate in the public interest or for the protection of investors.

One of the areas in which the Act directed the MSRB to promulgate rules is the qualifications of persons associated with municipal securities dealers as municipal securities principals and municipal securities representatives. The MSRB Rules require persons who are or seek to be associated with municipal securities dealers as municipal securities principals or municipal securities representatives to provide certain background information and conversely, require the municipal securities dealers to obtain the information from such persons. Generally, the information required to be furnished relates to employment history and professional background including any disciplinary sanctions and any claimed bases for exemption from MSRB examination requirements.

The FDIC and the other two Federal bank regulatory agencies, the

Comptroller of the Currency, and the Federal Reserve Board, have prescribed Forms MSD-4 to satisfy these requirements and have prescribed Form MSD-5 for notification by a bank municipal securities dealer that a municipal securities principal's or a municipal securities representative's association with the dealer has terminated and the reason for such termination. State nonmember banks and state savings associations that are municipal security dealers submit these forms, as applicable, to the FDIC as their appropriate regulatory agency for each person associated with the dealer as a municipal securities principal or municipal securities representative.

2. *Title:* Request for Deregistration for Registered Transfer Agents.

*OMB Number:* 3064-0027

*Form Number:* 6342/12

*Affected Public:* Insured state nonmember banks and state savings associations.

*Burden Estimate:*

Source and burden type	Number of respondents	Annual frequency	Total responses	Average time per response	Estimated annual burden (hours)
Form 6342/12 Reporting .....	1	On Occasion .....	1	0.42	0.42

There is no change in the method or substance of the collection. There is an overall reduction in burden hours which is the result of (1) economic fluctuation reflected by a decrease in the number of FDIC-supervised institutions and (2) a decrease in the number of requests for deregistration of a registered transfer agent forms submitted to the FDIC.

*General Description of Collection:* Under the Securities Exchange Act of 1934 (15 U.S.C. 78q-1), an insured nonmember bank (or a subsidiary of such a bank) that functions as a transfer agent may withdraw from registration as a transfer agent by filing a written notice of withdrawal with the FDIC. The FDIC requires such banks to file FDIC Form 6342/12 as the written notice of withdrawal.

*Request for Comment:* Comments are invited on: (a) Whether the collections of information are necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collections, including the validity of the methodology and 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 collections of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, DC, on December 22, 2017.

Federal Deposit Insurance Corporation.

**Valerie J. Best,**

*Assistant Executive Secretary.*

[FR Doc. 2017-28068 Filed 12-27-17; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Agency Information Collection Activities: Proposed Collection Renewal; Comment Request (OMB No. 3064-0084)**

**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, invites the

general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collection, as required by the Paperwork Reduction Act of 1995. Currently, the FDIC is soliciting comment on renewal of the information collection described below.

**DATES:** Comments must be submitted on or before February 26, 2018.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <http://www.FDIC.gov/regulations/laws/federal/notices.html>.

- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.

- *Mail:* Jennifer Jones (202–898–6768), Counsel, MB–3105, 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 17th Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and

Budget, New Executive Office Building, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Jennifer Jones (202–898–6768), at the FDIC address above.

**SUPPLEMENTARY INFORMATION:**

*Proposal to renew the following currently approved collections of information:*

1. *Title:* Account Based Disclosures in Connection with Consumer Financial Protection Bureau Regulations E and DD and Federal Reserve Regulation CC.

*OMB Number:* 3064–0084.

*Form Number:* None.

*Affected Public:* FDIC-Supervised Institutions.

*Burden Estimate:*

**SUMMARY OF ANNUAL BURDEN**

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated time per response (hours)	Estimated frequency	Frequency of response	Total annual estimated burden
<b>Reg E—12 C.F.R. Part 1005</b>							
<i>Initial disclosures:</i>							
General (1005.7(b))	Disclosure	Mandatory	3,674	0.025	83	On Occasion ...	7,624
Payroll cards (1005.18(c)(1))	Disclosure	Mandatory	6	0.025	5,000	On Occasion ...	750
<i>Change-in-terms (1005.8(a))</i>	Disclosure	Mandatory	3,674	0.017	113	On Occasion ...	6,919
<i>Transaction disclosures (sections 1005.9(a) and 1005.10)</i>	Disclosure						0
<i>Periodic statements (section 1005.9(b))</i>	Disclosure						0
<i>Error resolution rules:</i>							
General (1005.8(b) and 1005.11)	Disclosure	Mandatory	3,674	0.500	3	On Occasion ...	5,511
Payroll cards (1005.18)	Disclosure	Mandatory	6	0.500	8	On Occasion ...	24
<i>Overdraft opt-in disclosures (1005.17, FRB r–1343):</i>							
Revise and update initial disclosures (1005.17(c)(2)) for new customers.	Disclosure	Mandatory	3,645	16.000	1	On Occasion ...	58,320
Prepare and send new opt-in notices to existing customers (1005.17(c)(1)).	Disclosure	Mandatory	3,645	16.000	1	On Occasion ...	58,320
Consumer response (section 1005.17)	Recordkeeping	Voluntary	3,645	0.083	7,207	On Occasion ...	2,189,126
<i>Gift card/gift certificate (section 1005.20, FRB R–1377):</i>							
Exclusion policies & procedures (1005.20(b)(2)) one-time.	Recordkeeping	Mandatory	6	40.000	1	On Occasion ...	240
Exclusion policies & procedures (1005.20(b)(2)) ongoing.	Recordkeeping	Mandatory	6	8.000	1	On Occasion ...	48
Policy & procedures (1005.20(e)(1)) one-time	Recordkeeping	Mandatory	6	40.000	1	On Occasion ...	240
Policy & procedures (1005.20(e)(1)) ongoing	Recordkeeping	Mandatory	6	8.000	1	On Occasion ...	48
Systems change to implement disclosure update (1005.20(e)(3)).	Disclosure	Mandatory	6	40.000	1	On Occasion ...	240
Subtotal Reg E Burden							2,327,410
<b>Regulation CC—12 C.F.R. Part 229</b>							
<i>Specific availability policy disclosure (initial notice, upon request, upon change in policy) (sections 229.16, 229.17 and 229.18(d))</i>	Disclosure	Mandatory	3,674	0.017	140	On Occasion ...	8,573
<i>Case-by-case hold notice (section 229.16(c))</i>	Disclosure	Mandatory	3,674	0.050	717	On Occasion ...	131,713
<i>Notice of exceptions to hold policy (section 229.13(g))</i>	Disclosure	Mandatory	3,674	0.050	247	On Occasion ...	45,374
<i>Notice posted where consumers make deposits (including at ATMs) (sections 229.18(b) and 229.18(c))</i>	Disclosure	Mandatory	3,674	0.250	1	On Occasion ...	919
<i>Notice of changes in policy (section 229.18(e))</i>	Disclosure	Mandatory	16	20.000	1	On Occasion ...	320
<i>Annual notice of new ATMs (section 229.18(e)) (see Appendix E to Part 229, Commentary, section XII, E., comment no. 3)</i>	Disclosure	Mandatory	3,674	5.000	1	On Occasion ...	18,370
<i>Notice of nonpayment—notice to depositary bank (section 229.33(a) and (d))</i>	Disclosure	Mandatory	3,674	0.017	2,211	On Occasion ...	135,387
<i>Response to consumer's recredit claim (validation, denial, reversal) (section 229.54(e))</i>	Disclosure	Mandatory	3,674	0.250	12	On Occasion ...	11,022
<i>Bank's claim against an indemnifying bank (section 229.55)</i>	Reporting	Mandatory	3,674	0.250	5	On Occasion ...	4,593
<i>Consumer awareness disclosure (section 229.57)</i>	Disclosure	Mandatory	3,674	0.017	170	On Occasion ...	10,410
<i>Reg CC Consumer Burden—Expedited recredit claim notice (section 229.54(a) and (b)(2))</i>	Reporting	Mandatory	3,674	0.250	8	On Occasion ...	7,348

SUMMARY OF ANNUAL BURDEN—Continued

	Type of burden	Obligation to respond	Estimated number of respondents	Estimated time per response (hours)	Estimated frequency	Frequency of response	Total annual estimated burden
Subtotal Reg CC Burden .....							374,027
<b>Regulation DD—12 C.F.R. Part 1030</b>							
Account disclosures (upon request and new accounts) (section 1030.4).	Disclosure .....	Mandatory .....	3,674	0.025	170	On Occasion ...	15,615
Subsequent notices (section 1030.5):							
Change in terms .....	Disclosure .....	Mandatory .....	3,674	0.017	380	On Occasion ...	23,269
Prematurity (renewal) notices .....	Disclosure .....	Mandatory .....	3,674	0.017	340	On Occasion ...	20,819
Disclosures on periodic statements (section 1030.6) ....	Disclosure .....	Mandatory .....	3,674	4.000	12	On Occasion ...	176,352
Advertising (section 1030.8) .....	Disclosure .....	Mandatory .....	3,674	0.500	12	On Occasion ...	22,044
Subtotal Reg DD Burden .....							258,099
Total Burden .....							2,959,536

*General Description of Collection:* Regulations E & DD (Consumer Financial Protection Bureau's Regulations) and Regulation CC (the Federal Reserve's Regulation) ensure adequate disclosures regarding accounts, including electronic fund transfer services, availability of funds, and fees and annual percentage yield for deposit accounts. Generally, the Regulation E disclosures are designed to ensure consumers receive adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to them so that they can make informed decisions. Institutions offering EFT services must disclose to consumers certain information, including: initial and updated EFT terms, transaction information, the consumer's potential liability for unauthorized transfers, and error resolution rights and procedures.

Like Regulation E, Regulation CC has consumer protection disclosure requirements. Specifically, Regulation CC requires depository institutions to make funds deposited in transaction accounts available within specified time periods, disclose their availability policies to customers, and begin accruing interest on such deposits promptly. The disclosures are intended to alert customers that their ability to use deposited funds may be delayed, prevent unintentional (and costly) overdrafts, and allow customers to compare the policies of different institutions before deciding at which institution to deposit funds. Depository institutions must also provide an awareness disclosure regarding substitute checks. The regulation also requires notice to the depository bank and to a customer of nonpayment of a check.

Regulation DD also has similar consumer protection disclosure

requirements that are intended to assist consumers in comparing deposit accounts offered by institutions, principally through the disclosure of fees, the annual percentage yield, and other account terms. Regulation DD requires depository institutions to disclose yields, fees, and other terms concerning deposit accounts to consumers at account opening, upon request, and when changes in terms occur. Depository institutions that provide periodic statements are required to include information about fees imposed, interest earned, and the annual percentage yield (APY) earned during those statement periods. It also contains rules about advertising deposit accounts.

There is no change in the method or substance of the collection. The overall reduction in burden hours is the result of economic fluctuation and the reduced number of FDIC-supervised institutions since the last submission in 2014. In particular, the number of respondents has decreased while the hours per response and frequency of responses have remained the same.

*Request for Comment:* Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and 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. All comments will become a matter of public record.

Dated at Washington, DC, on December 22, 2017.

Federal Deposit Insurance Corporation.

**Valerie J. Best,**

*Assistant Executive Secretary.*

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**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Update to Notice of Financial Institutions for Which the Federal Deposit Insurance Corporation has Been Appointed Either Receiver, Liquidator, or Manager**

**AGENCY:** Federal Deposit Insurance Corporation.

**ACTION:** Update listing of financial institutions in liquidation.

**SUMMARY:** Notice is hereby given that the Federal Deposit Insurance Corporation (Corporation) has been appointed the sole receiver for the following financial institutions effective as of the Date Closed as indicated in the listing.

**SUPPLEMENTARY INFORMATION:** This list (as updated from time to time in the **Federal Register**) may be relied upon as "of record" notice that the Corporation has been appointed receiver for purposes of the statement of policy published in the July 2, 1992, issue of the **Federal Register** (57 FR 29491). For further information concerning the identification of any institutions which have been placed in liquidation, please visit the Corporation website at [www.fdic.gov/bank/individual/failed/banklist.html](http://www.fdic.gov/bank/individual/failed/banklist.html), or contact the Manager of Receivership Oversight in the appropriate service center.