

*Title:* Authorization Agreement for Electronic Funds Transfer Payment.

*Abstract:* The NCUA is required under the Debt Collection Improvement Act of 1996 to issue payments to credit unions and all other entities electronically. The "Authorization Agreement for Electronic Funds Transfer Payment" form is used to maintain up-to-date and accurate electronic payment data for new and existing credit unions. NCUA will use the information to update its vendor (credit union) electronic routing and transit data database to enable transmittal of funds and payments. If this information is not collected, NCUA will not be able to make payment electronically through the Automated Clearing House (ACH) and will be in non-compliance with the Debt Collection Improvement Act of 1996.

*Type of Review:* Extension of a currently approved collection.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 100.

*Estimated Annual Frequency:* 1.

*Estimated Number Responses per Respondent:* 100.

*Estimated Burden Hours per Response:* 15 minutes.

*Estimated Total Annual Burden Hours:* 25.

The number of respondents has been revised to reflect only submissions made by new or FCU requesting changes to their account information.

*OMB Number:* 3133-0166.

*Title:* Home Mortgage Disclosure (Regulation C), 12 CFR 1003.

*Abstract:* HMDA was enacted in 1975 and requires most mortgage lenders lending in metropolitan areas to collect data about their housing-related lending activity. Historically, HMDA has been implemented by the Board of Governors of the Federal Reserve System's (FRB) Regulation C, 12 CFR part 203. Congress has periodically modified the law, and FRB has routinely updated Regulation C. The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 transferred FRB's rulemaking authority for HMDA to CFPB.

Regulation C, 12 CFR part 1003, requires financial institutions that meet certain thresholds to report data annually about: Each application or loan, including the application date; the action taken and the date of that action; the loan amount; the loan type (for example, government guaranteed or not) and purpose (for example, home purchase); and, if the loan is sold, the type of purchaser; Each applicant or borrower, including ethnicity, race, sex,

and income; and Each property, including location and occupancy status.

A covered lender generally must update information quarterly—all reportable transaction must be recorded within 30 calendar days after the end of the calendar quarter in which final action is taken on a loan application register (LAR)—and must submit the completed LAR annually to the appropriate Federal agency by March 1 of the year following the year covered by the LAR. Institutions that submit incorrect information may be required to correct and resubmit the information. The Federal Financial Institutions Examination Council (FFIEC) then prepares a disclosure statement from data submitted by the financial institutions, and provides the disclosure statement to the financial institution. Within three business days of receiving its statement, the financial institution must make a copy available at its home office. In addition, within ten business days of receiving its disclosure statement, the financial institution must either: (1) Make the disclosure statement available in at least one branch office in every Metropolitan Statistical Area (MSA) and Metropolitan Division (Division) where it has an office or (2) post a notice in at least one branch office per MSA and Division where it has an office stating that the disclosure statement is available upon written request. A covered lender must make each public disclosure statement available to the public for five years.

Each financial institution must retain its completed LAR for three years and during that period it must make its LAR available to the public after redacting certain information to protect the privacy of its applicants and borrowers.

*Type of Review:* Extension of a currently approved collection.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 1,967.

*Estimated Number of Loan Applications/Responses:* 894,500.

*Estimated Burden Hours per Response:* 5 minutes.

*Estimated Total Annual Burden Hours:* 74,542.

The number of federally insured credit union respondents filing HMDA LAR and the total number of reportable HMDA loans have been adjusted to reflect the numbers obtained for calendar years 2012 and 2013.

*Request for Comments:* Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will

become a matter of public record. The public is invited to submit comments concerning: (a) Whether the collection of information is necessary for the proper performance of the function of the agency, including whether the information will have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, 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 the information on the respondents, including the use of automated collection techniques or other forms of information technology.

By Gerard Poliquin, Secretary of the Board, the National Credit Union Administration, on January 19, 2017.

Dated: January 19, 2017.

**Dawn D. Wolfgang,**

*NCUA PRA Clearance Officer.*

[FR Doc. 2017-01658 Filed 1-24-17; 8:45 am]

**BILLING CODE 7535-01-P**

## **NATIONAL CREDIT UNION ADMINISTRATION**

### **Agency Information Collection Activities: Proposed Collection; Comment Request; Leasing**

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Notice and request for comment.

**SUMMARY:** The National Credit Union Administration (NCUA), as part of a continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on the following extension request of currently approved collection, as required by the Paperwork Reduction Act of 1995.

**DATES:** Written comments should be received on or before March 27, 2017 to be assured consideration.

**ADDRESSES:** Interested persons are invited to submit written comments on the information collections to Dawn Wolfgang, National Credit Union Administration, 1775 Duke Street, Suite 5067, Alexandria, Virginia 22314; Fax No. 703-519-8579; or Email at [PRAComments@NCUA.gov](mailto:PRAComments@NCUA.gov).

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to the address above.

#### **SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0151.

*Title:* Leasing, 12 CFR part 714.

*Abstract:* Section 714.5 of NCUA's Regulations requires a federal credit

union engaged in leasing to obtain or have on file financial documentation demonstrating that the guarantor of an estimated residual value has the resources to meet the guarantee.

Estimated residual value is the projected future value of leased property at lease end. The accuracy of the estimated residual values used in a lease program is a fundamental element in the success or failure of a lease program. The higher the estimated residual values used by a federal credit union, the greater the potential for loss. To mitigate this risk, the leasing rule requires that if the amount of the estimated residual value relied on by the federal credit union to satisfy the full payout lease requirement exceeds 25 percent of the original cost of the leased property, the credit union must obtain a guarantee of the excess from a financially capable party.

If the guarantor cannot meet its guarantee, a federal credit union may suffer serious financial loss. Accordingly, it is important that a federal credit union documents that a guarantor has the financial resources and capability to meet the guarantee. If the guarantor is an insurance company, the federal credit union may satisfy this record keeping requirement by obtaining and maintaining information demonstrating that the insurance company has a rating equivalent to a B+ or better from a major rating company.

*Type of Review:* Extension of a previously approved collection.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated No. of Respondents:* 68.

*Estimated Annual Frequency:* 5.

*Estimated Annual No. of Responses:* 340.

*Estimated Burden Hours per Respondent:* 2.

*Estimated Total Annual Burden Hours:* 680.

An adjustment is due to the increase in the number of credit unions that offer leasing products, resulting in an increase in burden.

**REQUEST FOR COMMENTS:** Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will become a matter of public record. The public is invited to submit comments concerning: (a) Whether the collection of information is necessary for the proper execution of the function of the agency, including whether the information will have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, 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 the information on the respondents, including the use of automated collection techniques or other forms of information technology.

By Gerard Poliquin, Secretary of the Board, the National Credit Union Administration, on January 19, 2017.

**Dawn D. Wolfgang,**

*NCUA PRA Clearance Officer.*

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## NATIONAL CREDIT UNION ADMINISTRATION

### Submission for OMB Review; Comment Request

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Notice.

**SUMMARY:** The National Credit Union Administration (NCUA) will be submitting the following information collection requests to the Office of Management and Budget (OMB) for review and clearance in accordance with the Paperwork Reduction Act of 1995, Public Law 104-13, on or after the date of publication of this notice.

**DATES:** Comments should be received on or before February 24, 2017 to be assured of consideration.

**ADDRESSES:** Send comments regarding the burden estimate, or any other aspect of the information collection, including suggestions for reducing the burden, to (1) Office of Information and Regulatory Affairs, Office of Management and Budget, Attention: Desk Officer for NCUA, New Executive Office Building, Room 10235, Washington, DC 20503, or email at [OIRA\\_Submission@OMB.EOP.gov](mailto:OIRA_Submission@OMB.EOP.gov) and (2) NCUA PRA Clearance Officer, 1775 Duke Street, Alexandria, VA 22314, Suite 5067, or email at [PRAComments@ncua.gov](mailto:PRAComments@ncua.gov).

**FOR FURTHER INFORMATION CONTACT:** Copies of the submission may be obtained by emailing [PRAComments@ncua.gov](mailto:PRAComments@ncua.gov) or viewing the entire information collection request at [www.reginfo.gov](http://www.reginfo.gov).

**SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0176.

*Title:* Member Inspection of Credit Union Books, Records, and Minutes.

*Abstract:* Section 701.3 of NCUA's regulations establishes the circumstances and conditions under which Federal credit union (FCU)

members may inspect and copy the FCU's books, records, and minutes of meetings. The collection of information requirements apply to FCU members seeking inspection and copying of the FCU's records and FCUs that receive such member requests. To obtain access to records, members are required to submit a petition to the FCU, stating a proper purpose for inspection and signed by at least one percent of the members, with a minimum of 20 and a maximum of 500 members. The FCU must permit inspection of relevant records if it receives such a petition.

The FCU uses the information in determining whether and upon what terms to provide records to members for inspection. The petition signatures collected by each FCU will be used by the FCU to verify the membership status of each petitioner.

*Type of Review:* Extension of a previously approved collection.

*Affected Public:* Individuals and Households; Private Sector: Not-for-profit institutions.

*Estimated Total Annual Burden Hours:* 360.

*OMB Number:* 3133-XXXX.

*Title:* Contractor's Diversity Profile.

*Abstract:* As part of NCUA's mission, the Office of Minority and Women Inclusion (OMWI) "implements standards and procedures to ensure, to the maximum extent possible, the fair inclusion and utilization of minorities, women, and minority-owned and women-owned businesses in all business activities of the agency."

In accordance with Section 342 of the Dodd-Frank Act that OMWIs "include a written statement, in a form and with such content as the [OMWI] Director shall prescribe, that a contractor shall ensure, to the maximum extent possible, the fair inclusion of women and minorities in the workforce of the contractor and, as applicable, subcontractors," each new contract award whose dollar value exceeds \$100,000 (NCUA's Simplified Acquisition Threshold) will include a Good Faith Effort (GFE) Certification. This certification is included in the solicitation package and returned to NCUA as part the contractor's proposal, with the understanding that the contractor maybe required to provide documentation in support of certification. As part of this compliance review, selected contractors will be sent a Contractors Diversity Profile to provide documentation outlined in the GFE certification to NCUA. The contractor would provide current information on their diversity strategy, policies, recruitment, planning and