

requirement and as discussed in the prior Notice, when determining the 2016 baseline conforming loan limit this November, the third quarter 2015 price level will be compared to the price level in the third-quarter of 2007—the base period for the recent price decline. As the expanded-data HPI has now been selected as the reference index, market participants can expect that the net price change (positive or negative) will be computed over that interval using the expanded-data HPI.

Dated: October 15, 2015.

**Melvin L. Watt,**

*Director, Federal Housing Finance Agency.*

[FR Doc. 2015-26778 Filed 10-21-15; 8:45 am]

**BILLING CODE 8070-01-P**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 16, 2015.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice

President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Premier Financial Bancorp, Inc.*, Huntington, West Virginia; to merge with First National Bankshares Corporation, and thereby indirectly acquire First National Bank, both in Ronceverte, West Virginia.

B. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *WSB Bancshares, Inc.*, Wellington, Texas; to acquire 100 percent of the voting share of XIT Bancshares, Inc., and thereby indirectly acquire voting shares of Security State Bank, both in Littlefield, Texas.

Board of Governors of the Federal Reserve System, October 19, 2015.

**Michael J. Lewandowski,**

*Associate Secretary of the Board.*

[FR Doc. 2015-26847 Filed 10-21-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than November 5, 2015.

A. Federal Reserve Bank of Philadelphia (William Lang, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *George K. Miller, Ft. Lauderdale, Florida, individually and as part as a group acting in concert with OceanFirst Bank as the voting trustee of the George K. Miller Voting Trust, Toms River, New Jersey*; to acquire voting shares of Cornerstone Financial Corporation, and thereby indirectly acquire voting shares of Cornerstone Bank, both in Mt. Laurel, New Jersey.

B. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice

President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Michael William Mathis of Rome, Georgia*; to acquire voting shares of RCB Financial Corporation, and thereby indirectly acquire voting shares of River City Bank, both of Rome, Georgia.

C. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Mary Ann Blaylock, Midland, Texas, individually and Martha Sue Oliver, San Angelo, Texas, individually and as trustee of the Maxine Page 2015 Bank Stock Trust and the James Page Trust*; to acquire voting shares of First Eldorado Bancshares, Inc., Eldorado, Texas, and thereby indirectly acquire The First National Bank of Eldorado, Eldorado, Texas.

Board of Governors of the Federal Reserve System, October 16, 2015.

**Margaret McCloskey Shanks,**

*Deputy Secretary of the Board.*

[FR Doc. 2015-26792 Filed 10-21-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RESERVE SYSTEM

### Proposed Agency Information Collection Activities; Comment Request

**AGENCY:** Board of Governors of the Federal Reserve System.

**SUMMARY:** On June 15, 1984, the Office of Management and Budget (OMB) delegated to the Board of Governors of the Federal Reserve System (Board) its approval authority under the Paperwork Reduction Act (PRA), to approve of and assign OMB numbers to collection of information requests and requirements conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the PRA Submission, supporting statements and approved collection of information instruments are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB number.

**DATES:** Comments must be submitted on or before December 21, 2015.

**ADDRESSES:** You may submit comments, identified by *FR Y-12/12A, FR 2230, FR 4001, or Reg H-7* by any of the following methods:

• *Agency Web site:* <http://www.federalreserve.gov>. Follow the

U.S.C. 1454(a)(2)) of the Freddie Charter. These sections were amended by HERA sections 1124(a) and (b), 122 Stat. 2691-2692.

instructions for submitting comments at <http://www.federalreserve.gov/apps/foia/proposedregs.aspx>.

- **Federal eRulemaking Portal:** <http://www.regulations.gov>. Follow the instructions for submitting comments.

- **Email:** [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov). Include OMB number in the subject line of the message.

- **FAX:** (202) 452-3819 or (202) 452-3102.

- **Mail:** Robert deV. Frierson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW., Washington, DC 20551.

All public comments are available from the Board's Web site at <http://www.federalreserve.gov/apps/foia/proposedregs.aspx> as submitted, unless modified for technical reasons.

Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper form in Room 3515, 1801 K Street (between 18th and 19th Streets NW.) Washington, DC 20006 between 9:00 a.m. and 5:00 p.m. on weekdays.

Additionally, commenters may send a copy of their comments to the OMB Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235 725 17th Street, NW., Washington, DC 20503 or by fax to (202) 395-6974.

**FOR FURTHER INFORMATION CONTACT:** A copy of the PRA OMB submission, including the proposed reporting form and instructions, supporting statement, and other documentation will be placed into OMB's public docket files, once approved. These documents will also be made available on the Federal Reserve Board's public Web site at: <http://www.federalreserve.gov/apps/reportforms/review.aspx> or may be requested from the agency clearance officer, whose name appears below.

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202) 452-3829. Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

#### SUPPLEMENTARY INFORMATION:

##### Request for Comment on Information Collection Proposals

The following information collections, which are being handled under this delegated authority, have

received initial Board approval and are hereby published for comment. At the end of the comment period, the proposed information collections, along with an analysis of comments and recommendations received, will be submitted to the Board for final approval under OMB delegated authority. Comments are invited on the following:

- Whether the proposed collection of information is necessary for the proper performance of the Federal Reserve's functions; including whether the information has practical utility;

- The accuracy of the Federal Reserve's estimate of the burden of the proposed information collection, including the validity of the methodology and assumptions used;

- Ways to enhance the quality, utility, and clarity of the information to be collected;

- Ways to minimize the burden of information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

- Estimates of capital or start up costs and costs of operation, maintenance, and purchase of services to provide information.

#### Proposal To Approve Under OMB Delegated Authority the Extension for Three Years, Without Revision, of the Following Reports

- Report title:** Consolidated Bank Holding Company Report of Equity Investments in Nonfinancial Companies and the Annual Report of Merchant Banking Investments Held for an Extended Period.

**Agency form number:** FR Y-12, FR Y12A, respectively.

**OMB control number:** 7100-0300.

**Frequency:** FR Y-12: quarterly or semi-annually, FR Y-12A: annually.

**Reporters:** Bank holding companies (BHCs), financial holding companies (FHCs) and savings and loan holding companies (SLHCs).

**Estimated annual reporting hours:** FR Y-12: 1,650 hours, FR Y-12A: 133 hours.

**Estimated average hours per response:** FR Y-12: 16.5 hours, FR Y-12A: 7 hours.

**Number of respondents:** FR Y-12: 28, FR Y-12A: 19.

**General description of report:** This collection of information is mandatory and authorized to be collected from BHCs and FHCs pursuant to Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844(c)(1)(A)) and from SLHCs pursuant to section 10 of the Home Owners Loan Act (12 U.S.C. 1467a(b)). Overall, the Federal Reserve does not

consider the data collected on the FR Y-12 to be confidential. However, a holding company may request confidential treatment pursuant to sections (b)(4) of the Freedom of Information Act (FOIA) (5 U.S.C. 552(b)(4)). The Board considers the data collected on the FR Y-12A to be confidential pursuant to sections (b)(4) and (b)(8) of FOIA (5 U.S.C. 552(b)(4) and (b)(8)).

**Abstract:** The FR Y-12 collects information from certain domestic BHCs and SLHCs on their equity investments in nonfinancial companies. The FR Y-12 data serve as an important risk-monitoring device for institutions active in this business line by allowing supervisory staff to monitor an institution's activity between review dates. They also serve as an early warning mechanism to identify institutions whose activities in this area are growing rapidly and therefore warrant special supervisory attention. The FR Y-12A is filed annually by institutions that hold merchant banking investments that are approaching the end of the holding period permissible under Regulation Y. The FR Y-12A data continue to be a useful tool for examiners to monitor institutions that have merchant banking investments that are approaching holding period limitations.

- Report title:** Bank Secrecy Act Suspicious Activity Report (BSA-SAR).

**Agency form number:** FR 2230.

**OMB control number:** 7100-0212.

**Frequency:** On occasion.

**Reporters:** State member banks (SMBs), BHCs and their nonbank subsidiaries, Edge and agreement corporations, and the U.S. branches and agencies, representative offices, and nonbank subsidiaries of foreign banks supervised by the Federal Reserve.

**Estimated annual reporting hours:** 159,071 hours.

**Estimated average hours per response:** 1.5 hours.

**Number of respondents:** 5,489.

**General description of report:** The BSA-SAR is required by law, pursuant to authority contained in the following statutes: 12 U.S.C. 248(a)(1), 3105(c)(2), 3106(a), and 625 of the International Banking Act, 12 U.S.C. 1844(c) of the Bank Holding Company Act, and 12 U.S.C. 1818(s) of the Federal Deposit Insurance Act. The obligation to file a SAR is set forth in the Board's rules, and is mandatory for SMBs (12 CFR 208.62(c)); entities subject to the Bank Holding Company Act and their nonbank subsidiaries (12 CFR 225.4(f)); Edge and agreement corporations (12 CFR 211.5(k)); and U.S. branches, agencies, and representative offices of

foreign banks (12 CFR 211.24(f)). BSA-SARs are exempt from FOIA disclosure by 31 U.S.C. 5319, which specifically provides that SARS "are exempt from disclosure under section 552 of title 5", and FOIA exemption 3, 5 U.S.C. 552(b)(3) (matters "specifically exempted from disclosure by statute").

*Abstract:* Since 1996, the Federal Reserve Board, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, the National Credit Union Administration, and the Department of the Treasury's Financial Crimes Enforcement Network have required certain types of financial institutions to report known or suspected violations of law and suspicious transactions. To fulfill these requirements, supervised banking organizations file SARs. Law enforcement agencies use the information submitted on the reporting form to initiate investigations and the Federal Reserve uses the information in the examination and oversight of supervised institutions.

3. *Report title:* Domestic Branch Notification.

*Agency form number:* FR 4001.

*OMB control number:* 7100-0097.

*Frequency:* On occasion.

*Reporters:* SMBs.

*Estimated annual reporting hours:* 131 hours.

*Estimated average hours per response:* 30 minutes for expedited notifications and 1 hour for nonexpedited notifications.

*Number of respondents:* 60 expedited and 101 nonexpedited.

*General description of report:* Section 9(3) of the Federal Reserve Act, (12 U.S.C. 321), requires that SMBs obtain prior Federal Reserve approval before establishing a domestic branch. This requirement is implemented by the provisions of Section 208.6 of the Board's Regulation H, (12 CFR 208.6). The obligation of SMBs to request prior approval of the appropriate supervising Reserve Bank in order to establish a domestic branch is mandatory. The individual respondent information in the notification is not considered confidential.

*Abstract:* The Federal Reserve Act and Regulation H require an SMB to seek prior approval of the Federal Reserve System before establishing or acquiring a domestic branch. Such requests for approval must be filed as notifications at the appropriate Reserve Bank for the SMB. Due to the limited information that an SMB generally has to provide for branch proposals, there is no formal reporting form for a domestic branch notification. An SMB is required to notify the Federal Reserve by letter of its

intent to establish one or more new branches and provide with the letter evidence that public notice of the proposed branch(es) has been published by the SMB in the appropriate newspaper(s). The Federal Reserve uses the information provided to fulfill its statutory obligation to review any public comment on proposed branches before acting on the proposals and otherwise to supervise SMBs.

4. *Report title:* Disclosure Requirements in Connection With Subpart H of Regulation H (Consumer Protections in Sales of Insurance).

*Agency form number:* Reg H-7.

*OMB control number:* 7100-0298.

*Frequency:* On occasion.

*Reporters:* State member banks.

*Estimated annual reporting hours:* 13,372 hours.

*Estimated average hours per response:* 1.5 minutes

*Number of respondents:* 849.

*General description of report:* Section 305 of the Gramm-Leach-Bliley Act of 1999 requires that the Federal Reserve and the other federal banking agencies issue joint regulations applicable to retail sales practices, solicitations, advertising, or offers of insurance by depository institutions. (12 U.S.C. 1831x) Subpart H of the Federal Reserve's Regulation H, Consumer Protection in Sales of Insurance, implements section 305 on behalf of the Federal Reserve, and provides for the disclosures outlined above. (12 CFR part 208, subpart H) The obligation of SMBs to make these disclosures is mandatory. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises.

*Abstract:* Subpart H of Regulation H was adopted pursuant to section 305 of the Gramm-Leach-Bliley Act of 1999, which required the federal banking agencies to issue joint regulations governing retail sales practices, solicitations, advertising, and offers of insurance by, on behalf of, or at the offices of insured depository institutions. The insurance consumer protection rules in Regulation H require depository institutions to prepare and provide certain disclosures to consumers. Covered persons are required to make certain disclosures before the completion of the initial sale of an insurance product or annuity to a consumer and at the time a consumer applies for an extension of credit in connection with which and insurance product or annuity is solicited, offered, or sold.

Board of Governors of the Federal Reserve System, October 19, 2015.

**Robert deV. Frierson**

*Secretary of the Board.*

[FR Doc. 2015-26817 Filed 10-21-15; 8:45 am]

**BILLING CODE 6210-01-P**

## FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

### Sunshine Act; Notice of ETAC Meeting

#### MATTERS TO BE CONSIDERED

#### AGENDA

#### *Employee Thrift Advisory Council*

October 29, 2015, 1:00 p.m., 10th Floor Board Meeting Room, 77 K Street NE., Washington, DC 20002.

1. Approval of the minutes of the August 6, 2015 ETAC meeting
2. Thrift Savings Fund Statistics
3. Auto Escalation
4. Choosing a Financial Vendor
5. Investment Policy
6. New Business

#### CONTACT PERSON FOR MORE INFORMATION:

Kimberly Weaver, Director, Office of External Affairs, (202) 942-1640.

Dated: October 19, 2015.

#### **Megan Grumbine,**

*Deputy General Counsel, Federal Retirement Thrift Investment Board.*

[FR Doc. 2015-26941 Filed 10-20-15; 11:15 am]

**BILLING CODE 6760-01-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

[Docket No. CDC-2015-0089]

#### Proposed Vaccine Information Materials for HPV (Human Papillomavirus) Gardasil®-9 Vaccine

**AGENCY:** Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

**ACTION:** Notice with comment period.

**SUMMARY:** Under the National Childhood Vaccine Injury Act (NCVIA) (42 U.S.C. 300aa-26), the Centers for Disease Control and Prevention (CDC) within the Department of Health and Human Services (HHS) develops vaccine information materials that all health care providers are required to give to patients/parents prior to administration of specific vaccines. HHS/CDC seeks written comment on the proposed vaccine information statement for HPV (human papillomavirus) Gardasil®-9 vaccine.