

administrative or adjudicative body or official, when FMCS or other Agency representing FMCS determines the records are relevant and necessary to the proceeding; or in an appropriate proceeding before an administrative or adjudicative body when the adjudicator determines the records to be relevant to the proceeding.

(i) To the Department of Justice, including Offices of the U.S. Attorneys; another Federal agency conducting litigation or in proceedings before any court, adjudicative, or administrative body; another party in litigation before a court, adjudicative, or administrative body; or to a court, adjudicative, or administrative body. Such disclosure is permitted only when it is relevant and necessary to the litigation or proceeding, and one of the following is a party to the litigation or has an interest in such litigation:

(1) FMCS, or any component thereof;

(2) Any employee or former employee of FMCS in their official capacity;

(3) Any employee or former employee of FMCS in their capacity where the Department of Justice or FMCS has agreed to represent the employee;

(4) The United States, a Federal agency, or another party in litigation before a court, adjudicative, or administrative body, upon the FMCS General Counsel's approval, pursuant to 5 CFR part 295 or otherwise.

(j) To any federal agency, organization, or person for the purposes of performing audit or oversight operations related to the operation of this system of records as authorized by law, but only information necessary and relevant to such audit or oversight function.

(k) To disclose information to appropriate agencies, entities, and persons when: (1) FMCS suspects or has confirmed that there has been a breach of the system of records; (2) FMCS has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, FMCS (including its information systems, programs, and operations), the Federal Government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with FMCS's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm.

(l) To disclose information to another Federal agency or Federal entity, when FMCS determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2)

preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the Federal Government, or national security, resulting from a suspected or confirmed breach.

(m) To disclose to professional affiliations, licensing entities, and employers to verify attendance and course completion.

(n) To disclose, in a limited capacity, to vendor(s) to provide requested accommodations associated with conference attendance or participation.

#### **POLICIES AND PRACTICES FOR STORAGE OF RECORDS:**

These records are maintained in electronic form only accessible to authorized personnel. Electronic records are stored on the agency's internal servers with restricted access to only authorized personnel and designated officials as determined by agency officials. GovDelivery is a hosted subscription system, and all records are maintained by the hosting company.

#### **POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:**

The records are retrieved by the name or other programming identifier assigned to an individual in the electronic database system. Records may also be retrieved by the title of the conference and entity associated with the attendee's or participant's registration.

#### **POLICIES AND PRACTICES FOR RETENTION OF DISPOSAL OF RECORDS:**

All records are retained and disposed of in accordance with General Records Schedule 6.4, issued by the National Archives and Records Administration, and FMCS. Records are destroyed when three years old or when they are no longer needed for business use.

#### **ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:**

Regarding the Conference system, records are maintained in a Microsoft Azure Storage Blob with a Windows File System shared folder with permissions set to only allow those with designated access by membership through a Windows Azure group membership. Group access and modification is controlled by IT which uses a privileged administrator account. Array is physically located in a locked computer room with limited badge access. GovDelivery is a remote hosted subscription system accessed by username/password maintained by the host company and created by the user of the systems. FMCS administrators maintain accounts/access and content

for the hosted spaces. GovDelivery is a FedRAMP authorized vendor and use government accepted procedures for keeping data safe.

#### **RECORD ACCESS PROCEDURES:**

Attendees and participants may access the GovDelivery system via links placed on client web pages or in system-generated emails. GovDelivery subscribers have access to their own personal data in the system. Individuals must provide the following information for their records to be located and identified: (1) Full name, (2) Address, and (3) A reasonably identifying description of the record content requested. Requests can be submitted via [fmcs.gov/foia/](https://fmcs.gov/foia/), via email to [privacy@fmcs.gov](mailto:privacy@fmcs.gov), or via mail to FMCS, Privacy Office, 250 E Street SW, Washington, DC 20427. See 29 CFR 1410.3, Individual access requests.

#### **CONTESTING RECORDS PROCEDURES:**

See 29 CFR 1410.6, Requests for correction or amendment of records, on how to contest the content of any records. Privacy Act requests to amend or correct records may be submitted to the Privacy Office at [privacy@fmcs.gov](mailto:privacy@fmcs.gov) or Privacy Officer at FMCS, Privacy Office, 250 E Street SW, Washington, DC 20427. Also, see <https://www.fmcs.gov/privacy-policy/>.

#### **NOTIFICATION PROCEDURES:**

See 29 CFR 1410.3(a), Individual access requests.

#### **EXEMPTIONS PROMULGATED FOR THE SYSTEM:**

None.

#### **HISTORY:**

This amended SORN deletes and supersedes the SORN published in the **Federal Register** on July 22, 2022, at 87 FR 43853.

Dated: October 24, 2024.

**Anna Davis,**

*General Counsel.*

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## **FEDERAL RESERVE SYSTEM**

### **Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB**

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

**SUMMARY:** The Board of Governors of the Federal Reserve System (Board) is adopting a proposal to extend for three years, without revision, the Reporting, Recordkeeping, and Disclosure

Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) Home Mortgage Disclosure Act (HMDA) Loan/Application Register Required by Regulation C (FR HMDA LAR; OMB No. 7100-0247).

**FOR FURTHER INFORMATION CONTACT:**

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, [nuha.elmaghrabi@frb.gov](mailto:nuha.elmaghrabi@frb.gov), (202) 452-3884.

Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, 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.

**SUPPLEMENTARY INFORMATION:** On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. The OMB inventory, as well as copies of the PRA Submission, supporting statements (which contain more detailed information about the information collections and burden estimates than this notice), and approved collection of information instrument(s) are available at <https://www.reginfo.gov/public/do/PRAMain>. These documents are also available on the Federal Reserve Board's public website at <https://www.federalreserve.gov/apps/reportingforms/home/review> or may be requested from the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR HMDA LAR.

**Final Approval Under OMB Delegated Authority of the Extension for Three Years, Without Revision, of the Following Information Collection**

*Collection title:* Reporting, Recordkeeping, and Disclosure Requirements Associated with the CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C.

*Collection identifier:* FR HMDA LAR.  
*OMB control number:* 7100-0247.

*General description of collection:* The HMDA was enacted in 1975 and is implemented by Regulation C. Generally, the HMDA requires certain

depository and non-depository institutions that make certain mortgage loans to collect, report, and disclose data about originations and purchases of mortgage loans, as well as loan applications that do not result in originations (for example, applications that are denied or withdrawn).

The FR HMDA LAR is the Board's information collection associated with the CFPB's Regulation C. The FR HMDA LAR is used to (1) help determine whether financial institutions are serving the housing needs of their communities, (2) assist public officials in distributing public-sector investments so as to attract private investment to areas where it is needed, and (3) assist in identifying possible discriminatory lending patterns and enforcing anti-discrimination statutes.

*Frequency:* Quarterly and annually.

*Respondents:* Except those that are supervised by the CFPB: state member banks, their subsidiaries, subsidiaries of bank holding companies, subsidiaries of savings and loan holding companies, U.S. branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act (12 U.S.C. 601-604a; 611-631).

*Total estimated number of respondents:* 654.

*Total estimated annual burden hours:* 960,235.

*Current actions:* On June 7, 2024, the Board published a notice in the **Federal Register** (89 FR 48636) requesting public comment for 60 days on the extension, without revision, of the FR HMDA LAR. The comment period for this notice expired on August 6, 2024. The Board did not receive any comments.

Board of Governors of the Federal Reserve System, October 23, 2024.

**Benjamin W. McDonough,**

*Deputy Secretary and Ombuds of the Board.*

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**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 (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 applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than November 13, 2024.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President), 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to [Applications.Comments@atl.frb.org](mailto:Applications.Comments@atl.frb.org):

1. *John Daniel Way; RF Way Family Trust, John Daniel Way, as trustee; Trust for the Benefit of James Daniel Way, John Daniel Way, as trustee; John Samuel Way, all of Hawkinsville, Georgia; Mary Ann Way, Alexandria, Virginia; Robert F. Way; Robert F. Way Family Trust, Robert F. Way, as trustee, both of Perry, Georgia; Dottie Way Woodroof, W. Cole Woodroof, Mary Margaret Sandy, William Cole Woodroof, Jr., all of Cordele, Georgia;* as a group acting in concert, to retain voting shares of Planters First Bancorp, Inc., Hawkinsville, Georgia, and indirectly retain voting shares of Planters First Bank, Cordele, Georgia.

B. Federal Reserve Bank of Minneapolis (Mark Rauzi, Vice President), 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291. Comments can also be sent electronically to [MA@mpls.frb.org](mailto:MA@mpls.frb.org):