

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 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 the BHC Act (12 U.S.C. 1842(c)).

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, Benjamin W. McDonough, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than July 22, 2026.

A. Federal Reserve Bank of Boston (Prabal Chakrabarti, Executive Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02210-2204. Comments can also be sent electronically to BOS.SRC.Applications.Comments@bos.frb.org:

1. *Narragansett Bancorp, Inc., Swansea, Massachusetts*; a newly-formed Maryland corporation, to become a bank holding company by acquiring BayCoast Bank, Swansea, Massachusetts.

In addition, *Narragansett Financial Corporation, Swansea, Massachusetts*, the existing mutual holding company of BayCoast Bank, to acquire Narragansett Bancorp, Inc.

B. Federal Reserve Bank of San Francisco (Keith Dudley, Vice President) 101 Market Street, San Francisco, California 94105-1579. Comments can also be sent electronically to SF.Supervision.Comments.Applications@sf.frb.org:

1. *Front Street Financial, Inc., Caliente, Nevada*; to become a bank holding company by acquiring Nevada Bank and Trust Company, Caliente, Nevada.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

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FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed OMB Generic Clearance; Comment Request; Generic Clearance for Information Collection Using Voluntary Surveys for Studies Conducted by the Federal Trade Commission Bureau of Economics To Support the FTC's Missions To Protect Consumers and Competition

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: The Federal Trade Commission (FTC) is seeking public comment on the proposed generic clearance for information collection using voluntary surveys titled, "Generic Clearance for Information Collection Using Voluntary Surveys for Studies Conducted by the Federal Trade Commission Bureau of Economics To Support the FTC's Missions To Protect Consumers and Competition." The proposed information collection requirements described below are being submitted to the Office of Management and Budget ("OMB") for review, as required by the Paperwork Reduction Act.

DATES: Comments must be filed by July 22, 2026.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this

notice to www.reginfo.gov/public/do/PRAMain. Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. The reginfo.gov web link is a United States Government website produced by the Office of Management and Budget (OMB) and the General Services Administration (GSA). Under PRA requirements, OMB's Office of Information and Regulatory Affairs (OIRA) reviews Federal information collections.

FOR FURTHER INFORMATION CONTACT: Eric Spurlino, Economist, Division of Consumer Protection, Bureau of Economics, Federal Trade Commission, (202) 326-2516, espurlino@ftc.gov.

SUPPLEMENTARY INFORMATION:

Title of Collection: Generic Clearance for Information Collection Using Voluntary Surveys for Studies Conducted by the Federal Trade Commission Bureau of Economics to Support the FTC's Missions to Protect Consumers and Competition.

OMB Control Number: 3084-XXXX.

Type of Review: Proposed Collection.

Estimated Annual Burden Hours: 10,000 hours.

Abstract: Understanding consumers' perceptions and behaviors plays an important role in improving the FTC's regulatory decision-making processes and communications affecting various stakeholders. The information will be collected through one-on-one telephone, internet, or in-person interviews, online focus groups, individual interviews, self-administered (online) surveys, or (online or in-person) economics experiments, depending upon the target audience being questioned, expectations about whether the information will be evaluated in an individual or group context, and the need to present educational and or intervention materials. The methods to be used serve the narrowly defined need for direct and informal opinion on a specific topic and as a qualitative and quantitative research tool, and have two major purposes:

1. To obtain information that is useful for developing variables and measures for formulating the basic objectives of social and behavioral research and;
2. To assess the potential effectiveness of FTC communications, behavioral interventions and other materials in reaching and successfully communicating and addressing behavioral change with their intended audiences.

The FTC will use these methods to test and refine its ideas and to help develop communication and behavioral