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 interventional 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 strategies research. The research conducted under this clearance falls primarily under the Bureau of Economics within the FTC, but other divisions or bureaus within the FTC may offer advice and input into the research conducted. The research would not be conducted specifically for the purposes of making policy or regulatory decisions or for allocating or redirecting significant resources to support these decisions. Rather, the FTC's Bureau of Economics will use such studies to test communications and social and behavioral methods about consumer behavior and beliefs in ways that increase our understanding of the economic effects of regulation as well as ways in which business practices may be currently, or have the potential to be, inflicting harm on consumers. As one example, the FTC intends to use this PRA to survey American consumers about their experiences of fraud in the marketplace.

Burden statement: Annually, the FTC projects about 10 social and behavioral studies using the variety of test methods listed in this document. The variety of test methods is needed to give the FTC sufficient flexibility so that the FTC can effectively gather information from the public and enhance the effectiveness of the FTC's regulatory and communications programs.

The FTC estimates the burden of this collection of information as follows:

TABLE 1—ESTIMATED ANNUAL REPORTING BURDEN

Activity	Number of respondents	Number of responses per respondent	Total annual responses	Average burden per response (minutes)	Total hours
Interviews/Surveys	20,000	1	20,000	30	10,000

Staff believes that there are no current start-up costs or other capital costs associated with this collection of information.

Request for Comment

On July 8, 2025, the FTC sought public comment on the proposed information collections associated with this generic clearance request. 90 FR 30072. Four comments were received in response to the notice in the **Federal Register**. All four comments supported the proposed generic information collection plan, while offering suggestions on how the information collection can be most effective. One anonymous comment emphasized clear language instructions to survey participants,[1] which is a standard that the FTC will follow when designing survey and experiment instruments under this proposed information collection.

A comment from the Cantor Institute emphasized the need for statistical performance goals and commitments that ''safeguard data quality, replicability, and privacy at scale.'' [2] The Supporting Statement Part B that will be separately submitted to OMB on the same date as the publication of this **Federal Register** notice aims to address these concerns, while the Generic Information Collection Template, which will accompany any future information collection, also commits any related Information Collection to a high statistical standard.[3] The Cantor Institute also argued that the initial **Federal Register** notice likely understated the burden to respondents. The FTC politely disagrees with this argument, as the stated averages per respondent are calculated to be an average across all respondents, including the burden associated with screening questions and partially completed responses.

A comment from Mary Sullivan at George Washington University supported the proposed generic information collection because ''when a new practice is emerging that might require FTC action, it is critical to obtain information about the practice quickly to minimize possible harm to consumers.'' [4] The FTC agrees with this statement.

Finally, an anonymous comment recommended increasing the number of responses from 20,000 to 250,000.[5] In the interest of reducing the burden on the public and the strain on government resources, the FTC declines to adopt this suggestion.

Pursuant to OMB regulations, 5 CFR part 1320, that implement the PRA, 44 U.S.C. 3501 *et seq.,* the FTC is providing this second opportunity for public comment while seeking OMB approval to engage in the proposed information collections.

Your comment—including your name and your state—will be placed on the public record of this proceeding. Because your comment will be made public, you are solely responsible for making sure that your comment does not include any sensitive personal information, such as anyone's Social Security number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any ''trade secret or any commercial or financial information which . . . is privileged or confidential''—as provided by Section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including in particular competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Josephine Liu,

Assistant General Counsel for Legal Counsel.

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[1] Comment ID FTC–2025–0132–0002 (Anonymous), received July 30, 2025.

[2] Comment ID FTC–2025–0132–0004 (Cantor Institute), received Aug. 19, 2025.

[3] If OMB approves the overall generic clearance for this proposed collection, the FTC will thereafter submit a short Generic Information Collection Template for each specific information collection request to be conducted under that generic clearance and obtain OMB's approval for the proposed specific collection.

[4] Comment ID FTC–2025–0132–0005 (Mary Sullivan), received Aug. 25, 2025.

[5] Comment ID FTC–2025–0132–0006 (Anonymous), received Sept. 8, 2025.

FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

AGENCY: Federal Trade Commission.

ACTION: Notice and request for comment.

SUMMARY: The Federal Trade Commission (FTC or Commission) is seeking public comment on its proposal