

Covina, CA 91723, Officers: Ying Hu, Vice President (QI), Ping Zhang, President, Application Type: New NVO License.

CIL Freight, Inc. (NVO & OFF), 1990 Lakeside Parkway, Suite 300, Tucker, GA 30084, Officer: Ying Liu, President (QI), Application Type: QI Change.

CMA CGM Logistics USA LLC (NVO & OFF), 1 Meadowlands Plaza, Suite 201, East Rutherford, NJ 07073, Officers: Stefan Weber, Managing Director (QI), Diane Mendez, Secretary, Application Type: QI Change.

CR & J Logistics, Inc dba Brightwater Shipping Services (NVO & OFF), 8401 Lake Worth Road, Suite 122, Lake Worth, FL 33467, Officers: Lawrence C. Freeman, Vice President (QI), Ronald S. Penn, President, Application Type: QI Change.

Helmsman Freight Solutions, LLC (NVO & OFF), 7600 NW 82nd Place, Miami, FL 33166, Officers: Ismael G. Diaz, Vice President (QI), Arturo Corona, Vice President and Sales Manager, Application Type: Additional QI.

Herco Freight Forwarders, Inc. (NVO & OFF), 7700 NW 81st Place, Suite 1, Medley, FL 33166, Officers: Romulo F. Souza, Secretary (QI), Kesia Pompeu, President, Application Type: New NVO & OFF License.

HJM International of NY Inc. (NVO & OFF), 15339 Rockaway Blvd., Suite 2, Jamaica, NY 11434, Officers: Raymond Mandil, President (QI), Mireille Drabmann, Secretary, Application Type: Add OFF Service.

Interlog USA, Inc. (NVO), 2818A Anthony Lane So., Minneapolis, MN 55418, Officers: David Canfield, President (QI), Justin Engelmeier, Secretary, Application Type: QI Change.

Johanson Transportation Service (NVO & OFF), 5583 E. Olive Avenue, Fresno, CA 93727, Officers: Danielle N. Bidegarary, Vice President (QI), Larry Johanson, Director, Application Type: QI Change.

Overseas NVOCC Corp. (NVO & OFF), 8305 NW 27th Street, Suite 111, Miami, FL 33122, Officers: Claudio R. Lopez, Secretary (QI), Jorge Perez, President, Application Type: New NVO & OFF License.

Prestige Shipping Inc. (NVO), 3392 Guider Avenue, Unit 15, Brooklyn, NY 11235, Officer: Vadim Alper, President (QI), Application Type: New NVO License.

Romax Logistics, Inc (NVO & OFF), 861 NE 72nd Terrace, Miami, FL 33138, Officer: Maximino Flores, President (QI), Application Type: New NVO & OFF License.

Sara Barnes dba Aras Forwarding (OFF), 10805 180th Avenue E, Bonney Lake, WA 98391, Officer: Sara Foster, Sole Proprietor (QI), Application Type: Name Change to Sara Foster dba Aras Forwarding.

Transmodal Solutions LLC (NVO & OFF), 25405 162nd Place SE., Covington, WA 98042, Officer: James T. Brieger, Member (QI), Application Type: New NVO & OFF License.

UIA Worldwide Logistics, Inc. (NVO), 265 E. Redondo Beach Blvd., Gardena, CA 90248, Officers: Doris Ma Ling, CFO (QI), Alvin Lin, President, Application Type: QI Change.

Dated: July 15, 2014.

By the Commission.

Karen V. Gregory,
Secretary.

[FR Doc. 2014-16979 Filed 7-17-14; 8:45 am]

BILLING CODE 6730-01-P

FEDERAL MARITIME COMMISSION

Ocean Transportation Intermediary License Reissuances

The Commission gives notice that the following Ocean Transportation Intermediary licenses have been reissued pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. 40101).

License No.: 019923F.

Name: Tretaylor International, Inc.

Address: 2034 Rolling Hills Way,

Rocky Face, GA 30740.

Date Reissued: May 28, 2014.

License No.: 024273N.

Name: Evgeny Lavrentev dba Galaxy Enterprises LA.

Address: 14732 Calvert Street, Van

Nuys, CA 91411.

Date Reissued: May 28, 2014.

Sandra L. Kusumoto,

Director, Bureau of Certification and Licensing.

[FR Doc. 2014-16934 Filed 7-17-14; 8:45 am]

BILLING CODE 6730-01-P

FEDERAL MARITIME COMMISSION

Ocean Transportation Intermediary License Revocations and Terminations

The Commission gives notice that the following Ocean Transportation Intermediary licenses have been revoked or terminated for the reason indicated pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. 40101) effective on the date shown.

License No.: 16693N.

Name: Horizon International Shipping, Inc.

Address: 10943 NW. 122nd Street, Medley, FL 33178.

Date Surrendered: June 2, 2014.
Reason: Voluntary surrender of license.

License No.: 020234F.

Name: Arrow Worldwide, LLC.

Address: 917 Pacific Avenue, Tacoma, WA 98402.

Date Revoked: June 20, 2014.

Reason: Failed to maintain a valid bond.

License No.: 020282N.

Name: A C H Freight Forwarding Inc.

Address: 136-21 Roosevelt Avenue, Suite 309, Flushing, NY 11354.

Date Surrendered: May 27, 2014.

Reason: Voluntary surrender of license.

License No.: 023084N.

Name: Crest Logistics Inc.

Address: 27911 Ridgeway Court North, Rancho Palos Verdes, CA 90275.

Date Surrendered: June 18, 2014.

Reason: Voluntary surrender of license.

License No.: 023461NF.

Name: Norgistics North America, Inc.

Address: 99 Wood Avenue South, Suite 9-F, Iselin, NJ 08830.

Date Surrendered: June 13, 2014.

Reason: Voluntary surrender of license.

License No.: 023649N.

Name: OQ Enterprises, Inc.

Address: 23990 Hesperian Blvd., Hayward, CA 94541.

Date Surrendered: June 25, 2014.

Reason: Voluntary surrender of license.

License No.: 023850NF.

Name: Caribbean Forwarding LLC.

Address: 2070 NW. 79th Avenue, Suite 204, Miami, FL 33122.

Date Revoked: June 18, 2014.

Reason: Failed to maintain valid bonds.

Sandra L. Kusumoto.

Director, Bureau of Certification and Licensing.

[FR Doc. 2014-16935 Filed 7-17-14; 8:45 am]

BILLING CODE 6730-01-P

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: Notice is hereby given of the final approval of proposed information collections by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per 5 CFR 1320.16 (OMB Regulations on

Controlling Paperwork Burdens on the Public). Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the Paperwork Reduction Act Submission, supporting statements and approved collection of information instrument(s) 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 control number.

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer, Cynthia Ayouch, 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.

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.

Final approval under OMB delegated authority of the extension for three years, without revision, of the following reports:

1. *Report title:* Notification of Nonfinancial Data Processing Activities.
Agency form numbers: FR 4021.
OMB control number: 7100-0306.
Frequency: On occasion.
Reporters: Bank holding companies.
Estimated annual reporting hours: 4 hours.
Estimated average hours per response: 2 hours.

Number of respondents: 2.
General description of report: This information collection is required to obtain a benefit. (12 U.S.C. 1843(c)(8), (j) and (k)) and may be given confidential treatment upon request (5 U.S.C. 552(b)(4)).

Abstract: Bank holding companies submit this notification to request permission to administer the 49-percent revenue limit on nonfinancial data processing activities on a business-line or multiple-entity basis. A request may be filed in a letter form; there is no reporting form for this information collection.

2. *Report title:* Recordkeeping Requirements Associated With Limitations on Interbank Liabilities.
Agency form number: Regulation F.
OMB control number: 7100-0331.

Frequency: On occasion.

Reporters: State member banks.

Estimated annual reporting hours: 6,672 hours.

Estimated average time per response: 8 hours.

Number of respondents: 834.

General description of report: This information collection is mandatory pursuant to section 23 of the Federal Reserve Act, as added by section 308 of the Federal Deposit Insurance Corporation Improvement Act of 1991 (FDICIA) (12 U.S.C. 371b-2). Because the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, if a compliance program becomes a Federal Reserve record during an examination, the information may be protected from disclosure under exemptions (b)(4) and (b)(8) of the Freedom of Information Act (5 U.S.C. 552(b)(4) and (b)(8)).

Abstract: Section 206.3 of Regulation F requires insured depository institutions to establish and maintain policies and procedures designed to prevent excessive exposure to correspondents in order to limit the risks that the failure of a depository institution would pose to insured depository institutions. The Federal Reserve accounts for the paperwork burden on state member banks for Regulation F compliance.

3. *Report title:* Recordkeeping and Disclosure Requirements Associated With Regulation R.

Agency form number: FR 4025.

OMB control number: 7100-0316.

Frequency: On occasion.

Reporters: Commercial banks and savings associations.

Estimated annual reporting hours: Section 701, disclosures to customers: 12,500 hours; Section 701, disclosures to brokers: 375 hours; Section 723, recordkeeping: 188 hours; Section 741, disclosures to customers: 62,500 hours.

Estimated average time per response: Section 701, disclosures to customers: 5 minutes; Section 701, disclosures to brokers: 15 minutes; Section 723, recordkeeping: 15 minutes; Section 741, disclosures to customers: 5 minutes.

Number of respondents: Section 701, disclosures to customers: 1,500; Section 701, disclosures to brokers: 1,500; Section 723, recordkeeping: 75; Section 741, disclosures to customers: 750.

General description of report: This information collection is required to obtain a benefit pursuant to section 3(a)(4)(F) of the Exchange Act (15 U.S.C. 78c(a)(4)(F)) and may be given confidential treatment under the authority of the Freedom of Information Act (5 U.S.C. 552(b)(4) and (b)(8)).

Abstract: Regulation R implements certain exceptions for banks from the

definition of broker under Section 3(a)(4) of the Securities Exchange Act of 1934, as amended by the Gramm-Leach-Bliley Act. Sections 701, 723, and 741 of Regulation R contain information collection requirements. Section 701 requires banks that wish to utilize the exemption in that section to make certain disclosures to the high net worth customer or institutional customer. In addition, section 701 requires banks that wish to utilize the exemption in that section to provide a notice to its broker-dealer partner regarding names and other identifying information about bank employees. Section 723 requires a bank that chooses to rely on the exemption in that section to exclude certain trust or fiduciary accounts in determining its compliance with the chiefly compensated test in section 721 to maintain certain records relating to the excluded accounts. Section 741 requires a bank relying on the exemption provided by that section to provide customers with a prospectus for the money market fund securities, not later than the time the customer authorizes the bank to effect the transaction in such securities, if the class of series of securities are not no-load.

4. *Report title:* Registration of Mortgage Loan Originators.

Agency form number: CFPB Regulation G (12 CFR 1007).

OMB control number: 7100-0328.

Frequency: Annually.

Reporters: Employees of state member banks, certain subsidiaries of state member banks, branches and agencies of foreign banks that are regulated by the Federal Reserve, and commercial lending companies of foreign banks who act as residential mortgage loan originators (MLOs).

Estimated annual reporting hours: MLOs (*new*) Initial set up and disclosure: 938 hours; MLOs (*existing*) Maintenance and disclosure: 16,255 hours; MLOs (*existing*) Updates for changes: 2,391 hours; Depository Institutions and subsidiaries: 90,388 hours.

Estimated average time per response: MLOs (*new*) Initial set up and disclosure: 3.50 hours; MLOs (*existing*) Maintenance and disclosure: .85 hours; MLOs (*existing*) Updates for changes: .25 hours; Depository Institutions and subsidiaries: 118 hours.

Number of respondents: MLOs (*new*) Initial set up and disclosure: 268; MLOs (*existing*) Maintenance and disclosure: 19,124; MLOs (*existing*) Updates for changes: 9,562; Depository Institutions, and subsidiaries: 766.

General description of report: Section 1507 of the Secure and Fair

Enforcement for Mortgage Licensing Act (the S.A.F.E. Act), 12 U.S.C. 5106, requires that the Consumer Financial Protection Bureau (CFPB) develop and maintain a system for registering individual MLOs of covered financial institutions supervised directly by the Bureau or regulated by a federal banking agency with the Nationwide Mortgage Licensing System and Registry. Section 1504 of the S.A.F.E. Act, 12 U.S.C. 5103, requires that an individual desiring to engage in the business of a loan originator maintain an annual federal registration (or be licensed by an equivalent state regulatory scheme) and appear on the Registry with a unique identifier. Section 1007.103 of Regulation G implements this registration scheme on behalf of the Bureau, and Section 1007.105 of Regulation G requires that covered financial institutions provide the unique identifiers of MLOs to consumers. 12 CFR 1007.103 thru 105. This information collection is mandatory.

The unique identifier of MLOs must be made public and is not considered confidential. In addition, most of the information that MLOs submit in order to register with the Nationwide Mortgage Licensing System and Registry will be publicly available. However, certain identifying data on individuals who act as MLOs are entitled to confidential treatment under (b)(6) of the Freedom of Information Act (FOIA), which protects from disclosure information that “would constitute a clearly unwarranted invasion of personal privacy.” 5 U.S.C. 552(b)(6).

With respect to the information collection requirements imposed on depository institutions, because the requirements are that depository institutions retain their own records and make certain disclosures to customers, the FOIA would only be implicated if the Federal Reserve’s examiners obtained a copy of these records as part of the examination or supervision process of a financial institution. However, records obtained in this manner are exempt from disclosure under FOIA exemption (b)(8), regarding examination-related materials. 5 U.S.C. 552(b)(8).

Abstract: On July 28, 2010, the Federal Reserve amended Regulation H to implement the Secure and Fair Enforcement for Mortgage Licensing Act (the S.A.F.E. Act) with respect to its regulated entities, enacted July 30, 2008.¹ On July 21, 2011, provisions of the Dodd-Frank Wall Street Reform and

Consumer Protection Act of 2010 (Dodd-Frank Act) transferred certain S.A.F.E. Act responsibilities to the CFPB, including rulemaking authority for all federal depository institutions and supervisory authority for S.A.F.E. Act compliance for entities under the CFPB’s jurisdiction. On December 19, 2011, the CFPB published an interim final rule establishing a new Regulation G,² S.A.F.E. ACT Mortgage Licensing Act—Federal Registration of Residential Mortgage Loan Originators.³ The CFPB’s rule did not impose any new substantive obligations on regulated persons or entities. The Federal Reserve retains supervisory authority for S.A.F.E. Act compliance for most Federal Reserve-supervised entities with consolidated assets of \$10 billion or less.

The CFPB’s Regulation G requires employees of state member banks, certain subsidiaries of state member banks, branches and agencies of foreign banks that are regulated by the Federal Reserve, and commercial lending companies of foreign banks who act as residential mortgage loan originators (MLOs) to register with the Nationwide Mortgage Licensing System and Registry (NMLSR), obtain a unique identifier, maintain this registration, and disclose to consumers upon request and through the NMLSR their unique identifier, and the MLO’s employment history and publicly adjudicated disciplinary and enforcement actions. The CFPB’s regulation also requires the institutions employing these MLOs to adopt and follow written policies and procedures to ensure their employees comply with these requirements and to disclose the unique identifiers of their MLOs.

5. Report title: Recordkeeping and Disclosure Requirements Associated with Securities Transactions Pursuant to Regulation H.

Agency form number: Reg H–3.

OMB control number: 7100–0196.

Frequency: On occasion.

Reporters: State member banks.

Estimated annual reporting hours: 97,869 hours.

Estimated average time per response: State member banks (de novo): recordkeeping, 40 hours.

State member banks *with* trust departments: recordkeeping, 2 hours; disclosure, 16 hours. State member banks *without* trust departments: recordkeeping, 15 minutes; disclosure, 5 hours.

Number of respondents: State member banks (de novo): 3; state member banks *with* trust departments: 228; state

member banks *without* trust departments: 615.

General description of report:

Regulation H requirements are authorized by Section 23 of the Securities Exchange Act of 1934 (“the 34 Act”), 15 U.S.C. 78w, which empowers the Federal Reserve to make rules and regulations implementing those portions of the 34 Act for which it is responsible. The requirements of 12 CFR 208.34(c), (d), & (g) also are impliedly authorized by Section 9 of the Federal Reserve Act, 12 U.S.C. 325, which requires state member banks to submit to examinations by the Federal Reserve System. These securities transactions requirements appear to be reasonably related to the Federal Reserve’s supervisory authority with respect to the safety and soundness of state member banks. Accordingly, the Federal Reserve is authorized by implication under 12 U.S.C. 325 to impose these recordkeeping, disclosure, and policy establishment requirements. The obligation of a state member bank to comply with the Regulation H requirements is mandatory, save for the limited exceptions set forth in 12 CFR 208.34(a).

Inasmuch as the Federal Reserve System does not collect or receive any information concerning securities transactions pursuant to these requirements, no issues of confidentiality normally will arise. If, however, these records were to come into the possession of the Federal Reserve, they may be protected from disclosure pursuant to exemption 4 of the Freedom of Information Act (“FOIA”), 5 U.S.C. 552(b)(4), under the standards set forth in *National Parks & Conservation Ass’n v. Morton*, 498 F.2d 765 (D.C. Cir. 1974), to the extent an institution can establish the potential for substantial competitive harm. They also may be subject to withholding under FOIA exemption 6, 5 U.S.C. 552(b)(6), should disclosure constitute an unwarranted invasion of personal privacy. Additionally, if such information were included in the work papers of System examiners or abstracted in System reports of examination, the information also would be protected under exemption 8 of FOIA, 5 U.S.C. 552(b)(8). Any withholding determination would be made on a case-by-case basis in response to a specific request for disclosure of the information.

Abstract: The Federal Reserve’s Regulation H requires state member banks to maintain records for three years following a securities transaction. These requirements are necessary to protect the customer, to avoid or settle

¹ 75 FR 44656 (July 28, 2010). See also the revised **Federal Register** preamble at 75 FR 51623 (August 23, 2010).

² 12 CFR 1007.

³ 76 FR 78483.

customer disputes, and to protect the institution against potential liability arising under the anti-fraud and insider trading provisions of the Securities Exchange Act of 1934.

6. Report title: HMDA Loan/Application Register.

Agency form number: FR HMDA-LAR.

OMB control number: 7100-0247.

Frequency: Annually.

Reporters: State member banks, subsidiaries of state member banks, subsidiaries of bank 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.⁴

Estimated annual reporting hours: 127,652 hours.

Estimated average time per response: State member banks: 242 hours; mortgage subsidiaries: 192 hours.

Number of respondents: State member banks: 514; mortgage subsidiaries: 17.

General description of report: Section 304(j) of the Home Mortgage Disclosure Act (HMDA), which requires the Consumer Financial Protection Bureau (CFPB) to prescribe by regulation the form of a LAR that must be maintained by lending institutions, is mandatory for covered institutions. Regulation C implements this statutory provision and requires that reports be sent to the appropriate federal banking agency. HMDA requires that the LAR be made available to the public in the form prescribed by the CFPB. The CFPB is authorized to require certain deletions from the LAR information to protect the privacy of applicants and to protect depository institutions from liability under Federal or state privacy law. The deleted information is exempt from disclosure under that provision of HMDA and pursuant to Exemption 6 of the Freedom of Information Act (5 U.S.C. 552(b)(6)).

Abstract: HMDA was enacted in 1975 and is implemented by Regulation C. HMDA requires depository and certain for-profit, non-depository institutions to collect, report to regulators, and disclose to the public data about originations and purchases of home mortgage loans (home purchase and refinancing) and home improvement loans, as well as loan applications that do not result in

originations (for example, applications that are denied or withdrawn). HMDA was enacted to provide the public with loan data that can be 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.⁵

Current Actions: On April 18, 2014, the Federal Reserve published a notice in the **Federal Register** (79 FR 21926) requesting public comment for 60 days on the extension, without revision, of the FR 4021, Reg F, FR 4025, CFPB Regulation G (12 CFR 1007), Reg H-3, and FR HMDA-LAR. The comment period for this notice expired on June 17, 2014. The Federal Reserve did not receive any comments.

Board of Governors of the Federal Reserve System, July 14, 2014.

Robert deV. Frierson,

Secretary of the Board.

[FR Doc. 2014-16885 Filed 7-17-14; 8:45 am]

BILLING CODE 6210-01-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 August 14, 2014.

A. Federal Reserve Bank of Richmond (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *First Citizens BancShares, Inc.*, Raleigh, North Carolina; to merge with First Citizens Bancorporation, Inc., and thereby indirectly acquire First Citizens Bank and Trust Company, Inc., both in Columbia, South Carolina.

Board of Governors of the Federal Reserve System, July 15, 2014.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2014-16916 Filed 7-17-14; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Agency for Healthcare Research and Quality

Agency Information Collection Activities: Proposed Collection; Comment Request

AGENCY: Agency for Healthcare Research and Quality, HHS.

ACTION: Notice.

SUMMARY: This notice announces the intention of the Agency for Healthcare Research and Quality (AHRQ) to request that the Office of Management and Budget (OMB) approve the proposed information collection project: "Patient Safety Organization Certification for Initial Listing and Related Forms, Patient Safety Confidentiality Complaint Form, and Common Formats." In accordance with the Paperwork Reduction Act, 44 U.S.C. 3501-3521, AHRQ invites the public to comment on this proposed information collection.

DATES: Comments on this notice must be received by September 16, 2014.

ADDRESSES: Written comments should be submitted to: Doris Lefkowitz, Reports Clearance Officer, AHRQ, by email at doris.lefkowitz@AHRQ.hhs.gov.

Copies of the proposed collection plans, data collection instruments, and specific details on the estimated burden can be obtained from the AHRQ Reports Clearance Officer.

FOR FURTHER INFORMATION CONTACT:

Doris Lefkowitz, AHRQ Reports Clearance Officer, (301) 427-1477, or by

⁴ The CFPB supervises, among other institutions, insured depository institutions with over \$10 billion in assets and their affiliates (including affiliates that are themselves depository institutions regardless of asset size and subsidiaries of such affiliates).

⁵ 12 CFR 1003.1(b).