

terms and conditions thereof, would tend to effectuate the declared policy of the Act;

2. The marketing order as hereby proposed to be amended regulates the handling of table grapes grown in a designated area of southeastern California in the same manner as, and is applicable only to, persons in the respective classes of commercial and industrial activity specified in the marketing order;

3. The marketing order as hereby proposed to be amended is limited in application to the smallest regional production area which is practicable, consistent with carrying out the declared policy of the Act, and the issuance of several orders applicable to subdivisions of the production area would not effectively carry out the declared policy of the Act;

4. The marketing order as hereby proposed to be amended prescribes, insofar as practicable, such different terms applicable to different parts of the production area as are necessary to give due recognition to the differences in the production and marketing of table grapes produced or packed in the production area; and

5. All handling of table grapes produced or packed in the production area as defined in the marketing order is in the current of interstate or foreign commerce or directly burdens, obstructs, or affects such commerce.

A 60-day comment period is provided to allow interested persons to respond to these proposals. Any comments received on the amendments proposed in this rule will be analyzed, and if AMS determines to proceed based on all the information presented, a producer referendum would be conducted to determine producer support for the proposed amendments. If appropriate, a final rule would then be issued to effectuate the amendments favored by producers participating in the referendum.

**List of Subjects in 7 CFR Part 925**

Grapes, Marketing agreements, Reporting and recordkeeping requirements.

For the reasons set forth in the preamble, 7 CFR part 925 is proposed to be amended as follows:

**PART 925—GRAPES GROWN IN A DESIGNATED AREA OF SOUTHEASTERN CALIFORNIA**

■ 1. The authority citation for 7 CFR part 925 continues to read as follows:

**Authority:** 7 U.S.C. 601–674.

■ 2. Revise the first sentence of 925.21 to read as follows:

**§ 925.21 Term of office.**

The term of office of the members and alternates shall be four fiscal periods.\* \* \*

■ 3. Revise 925.25 to read as follows:

**§ 925.25 Qualification and acceptance.**

Any person selected as a member or alternate member of the Committee shall, prior to such selection, qualify by filing a qualifications questionnaire advising the Secretary that he or she agrees to serve in the position for which nominated.

■ 4. Amend 925.63 by redesignating paragraph (c) as (d) and adding a new paragraph (c) to read as follows:

**§ 925.63 Termination.**

\* \* \* \* \*

(c) Within six years of the effective date of this part the Secretary shall conduct a referendum to ascertain whether continuance of this part is favored by producers. Subsequent referenda to ascertain continuance shall be conducted every six years thereafter. The Secretary may terminate the provisions of this part at the end of any fiscal period in which the Secretary has found that continuance of this part is not favored by a two thirds majority of voting producers, or a two thirds majority of volume represented thereby, who, during a representative period determined by the Secretary, have been engaged in the production for market of table grapes in the production area. Such termination shall be announced on or before the end of the production year.

\* \* \* \* \*

Dated: June 1, 2015.

**Rex A. Barnes,**

*Associate Administrator, Agricultural Marketing Service.*

[FR Doc. 2015–13647 Filed 6–4–15; 8:45 am]

**BILLING CODE 3410–02–P**

**DEPARTMENT OF THE TREASURY**

**Office of the Comptroller of the Currency**

**12 CFR Chapter I**

[Docket ID FFIEC–2014–0001]

**FEDERAL RESERVE SYSTEM**

**12 CFR Chapter II**

[Docket No. R–1510]

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**12 CFR Chapter III**

**Regulatory Publication and Review Under the Economic Growth and Regulatory Paperwork Reduction Act of 1996**

**AGENCY:** Office of the Comptroller of the Currency (“OCC”), Treasury; Board of Governors of the Federal Reserve System (“Board”); and Federal Deposit Insurance Corporation (“FDIC”).

**ACTION:** Notice of regulatory review; request for comments.

**SUMMARY:** The OCC, Board, and FDIC (each an “Agency”; together “we” or “Agencies”) are conducting a review of the regulations we have issued in order to identify outdated or otherwise unnecessary regulatory requirements imposed on insured depository institutions, as required by the Economic Growth and Regulatory Paperwork Reduction Act of 1996 (EGRPRA). EGRPRA requires the Agencies to organize the regulations into categories and publish groups of categories for comment. In this notice, the Agencies are seeking public comment on regulations in the following categories: Consumer Protection; Directors, Officers and Employees; and Money Laundering.

In addition, in order to be as inclusive as possible, the Agencies are expanding the scope of the EGRPRA review to include newly issued rules. The Agencies will solicit comment on all rules finalized by the Agencies before the publication of the last EGRPRA notice in the series, which we intend to publish by the end of this year. We have included with today’s notice a chart that lists additional rules in their respective categories, to which we will add any other rules issued prior to the final EGRPRA notice. The public also may comment on these rules at any time during an open comment period.

**DATES:** Written comments must be received by no later than September 3, 2015.

**ADDRESSES:** Any interested individual may submit comments through the EGRPRA Web site during open comment periods at: <http://egrpra.ffiec.gov/submit-comment/submit-comment-index.html>. On this site, click "Submit a Comment" and follow the instructions. Alternatively, comments also may be submitted through the Federal eRulemaking Portal "Regulations.gov" at: <http://www.regulations.gov>. Enter "Docket ID FFIEC-2014-0001" in the Search Box, click "Search," and click "Comment Now." Those who wish to submit their comments by an alternate means may do so as indicated by each Agency below.

**OCC:**

The OCC encourages commenters to submit comments through the Federal eRulemaking Portal, Regulations.gov, in accordance with the previous paragraph. Alternatively, comments may be emailed to [regs.comments@occ.treas.gov](mailto:regs.comments@occ.treas.gov) or sent by mail to Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, Mail Stop 9W-11, 400 7th Street SW., Washington, DC 20219. Comments also may be faxed to (571) 465-4326 or hand delivered or sent by courier to 400 7th Street SW., Washington, DC 20219. For comments submitted by any means other than Regulations.gov, you must include "OCC" as the Agency name and "Docket ID FFIEC-2014-0001" in your comment.

In general, the OCC will enter all comments received into the docket and publish them without change on Regulations.gov. Comments received, including attachments and other supporting materials, as well as any business or personal information you provide, such as your name and address, email address, or phone number, are part of the public record and subject to public disclosure. Therefore, please do not include any information with your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may inspect and photocopy in person all comments received by the OCC at 400 7th Street SW., Washington, DC 20219. For security reasons, the OCC requires that visitors make an appointment to inspect or photocopy comments. You may make an appointment by calling (202) 649-6700. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to a security screening.

**Board:**

The Board encourages commenters to submit comments regarding the Board's

regulations by any of the following methods:

- Agency Web site: <http://www.federalreserve.gov/apps/foia/proposedregs.aspx>. Follow the instructions for submitting comments on the Agency Web site.
- Federal eRulemaking Portal, in accordance with the directions above.
- Email: [regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov). Include "EGRPRA" and Docket No. R-1510 in the subject line of the message.
- FAX: (202) 452-3819.
- Mail: Robert deV. Frierson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW., Washington, DC 20551.

In general, the Board will enter all comments received into the docket and publish them without change on the Board's public Web site, [www.federalreserve.gov](http://www.federalreserve.gov); Regulations.gov; and <http://egrpra.ffiec.gov>. Comments received, including attachments and other supporting materials, as well as any business or personal information you provide, such as your name and address, email address, or phone number, are part of the public record and subject to public disclosure. Therefore, please do not enclose any information with your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may inspect and photocopy in person all comments received by the Board in Room 3515, 1801 K Street NW. (between 18th and 19th Street NW.), Washington, DC 20006, between 9:00 a.m. and 5:00 p.m. on weekdays. For security reasons, the Board requires that visitors make an appointment to inspect comments. You may make an appointment by calling (202) 452-3000. Upon arrival, visitors will be required to present valid government-issued photo identification and submit to a security screening.

**FDIC:**

The FDIC encourages commenters to submit comments through the Federal eRulemaking Portal, "Regulations.gov," in accordance with the directions above. Alternatively, you may submit comments by any of the following methods:

- Agency Web site: <http://www.fdic.gov/regulations/laws/federal>. Follow instructions for submitting comments on the Agency Web site.
- Email: [Comments@FDIC.gov](mailto:Comments@FDIC.gov). Include "EGRPRA" in the subject line of the message.
- Mail: Robert E. Feldman, Executive Secretary, Attention: Comments, Federal

Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429.

- Hand Delivery/Courier: Guard station at the rear of the 550 17th Street Building (located on F Street) on business days between 7 a.m. and 5 p.m. (EDT).

The FDIC will post all comments received to <http://www.fdic.gov/regulations/laws/federal> without change, including any personal information provided. Comments may be inspected and photocopied in the FDIC Public Information Center, 3501 North Fairfax Drive, Room E-1002, Arlington, VA 22226, between 9 a.m. and 5 p.m. (EDT) on business days. Paper copies of public comments may be ordered from the Public Information Center by calling (877) 275-3342.

**FOR FURTHER INFORMATION CONTACT:**

**OCC:** Karen McSweeney, Counsel (202) 649-6295; Heidi M. Thomas, Special Counsel, (202) 649-5490; Rima Kundnani, Attorney, (202) 649-5545; for persons who are deaf or hard of hearing, TTY (202) 649-5597.

**Board:** Claudia Von Pervieux, Counsel (202) 452-2552; Matthew Bornfreund, Attorney (202) 452-3818; for persons who are deaf or hard of hearing, TTY (202) 263-4869.

**FDIC:** Ruth R. Amberg, Assistant General Counsel, (202) 898-3736; Ann Taylor, Supervisory Counsel (202) 898-3573; for persons who are deaf or hard of hearing, TTY 1-800-925-4618.

**SUPPLEMENTARY INFORMATION:**

**I. Introduction**

Section 2222 of EGRPRA<sup>1</sup> requires that, not less frequently than once every 10 years, the Federal Financial Institutions Examination Council (FFIEC),<sup>2</sup> along with the Agencies,<sup>3</sup>

<sup>1</sup> Public Law 104-208 (1996), codified at 12 U.S.C. 3311.

<sup>2</sup> The FFIEC is an interagency body empowered to prescribe uniform principles, standards, and report forms for the Federal examination of financial institutions and to make recommendations to promote uniformity in the supervision of financial institutions. The FFIEC does not issue regulations that impose burden on financial institutions and, therefore, we have not separately captioned the FFIEC in this notice.

<sup>3</sup> The FFIEC is comprised of the OCC, Board, FDIC, National Credit Union Administration (NCUA), Consumer Financial Protection Bureau (CFPB), and State Liaison Committee. Of these, only the OCC, Board, and FDIC are statutorily required to undertake the EGRPRA review. The NCUA elected to participate in the first EGRPRA review 10 years ago, and the NCUA Board again has elected to participate in this review process. Consistent with its approach during the first EGRPRA review, NCUA will separately issue notices and requests for comment on its rules. The CFPB is required to review its significant rules and publish a report of its review no later than five years after they take effect. See 12 U.S.C. 5512(d). This process is separate from the EGRPRA process.

conduct a review of their regulations to identify outdated or otherwise unnecessary requirements imposed on insured depository institutions.<sup>4</sup> The EGRPRA regulatory review provides an opportunity for the public and the Agencies to look at groups of related regulations and to identify opportunities for burden reduction. For example, the EGRPRA review may facilitate the identification of statutes and regulations that share similar goals or complementary methods where one or more Agencies could eliminate overlapping requirements. Alternatively, commenters may identify regulations or statutes that impose requirements that are no longer consistent with the way that business is conducted and that the Agencies should eliminate or revise.

In addition to providing an opportunity to consider burden reduction generally, the EGRPRA review also provides the Agencies and the public with an opportunity to consider burden reduction on community banks and other small, insured depository institutions or holding companies. We are keenly aware of the role that these institutions play in providing consumers and businesses across the nation with essential financial services and access to credit, and we are concerned about the impact of regulatory burden on these smaller institutions. We understand that when an Agency issues a new regulation or amends a current regulation, smaller institutions may have to devote considerable resources to determine if and how the regulation will affect them. Through the public comment process, the EGRPRA review can help the Agencies identify and target regulatory changes to reduce unnecessary burden on these smaller institutions.

Burden reduction must, however, be consistent with the Agencies' statutory mandates, many of which require the issuance of regulations. These mandates include ensuring the safety and soundness of insured depository institutions, their affiliates, and the financial system as a whole. EGRPRA recognizes that effective burden reduction may require legislative change. Accordingly, as part of this review, we specifically ask the public to

comment on the relationships among burden reduction, regulatory requirements, and statutory mandates.

In addition, we note that the Agencies consider potential regulatory burden each time we propose, adopt, or amend a rule. For example, under the Paperwork Reduction Act of 1995 and the Regulatory Flexibility Act, the Agencies assess each rulemaking with respect to the burdens the rule might impose. Furthermore, we invite the public to comment on every rule we propose, as required by the Administrative Procedure Act (APA).

## II. The EGRPRA Review Process

Taken together for purposes of EGRPRA, the Agencies' regulations covering insured depository institutions encompass more than 100 subjects.<sup>5</sup> Consistent with the EGRPRA statute, the Agencies grouped these regulations into the following 12 regulatory categories: Applications and Reporting; Banking Operations; Capital; Community Reinvestment Act; Consumer Protection;<sup>6</sup> Directors, Officers and Employees; International Operations; Money Laundering; Powers and Activities; Rules of Procedure; Safety and Soundness; and Securities. To determine these categories, we divided the regulations by type and sought to have no category be too large or broad.

To carry out the EGRPRA review, the Agencies will publish four **Federal Register** notices, each addressing one or more categories of rules. Each **Federal Register** notice will have a 90-day comment period. On June 4, 2014, the Agencies published the first such notice, seeking comment on three categories of rules: Applications and Reporting, Powers and Activities, and International Operations.<sup>7</sup> On February 13, 2015, the Agencies published the second notice, seeking comment on three additional categories of rules: Banking Operations, Capital, and the Community Reinvestment Act.<sup>8</sup> Today, we are publishing the third notice, addressing the categories of Consumer Protection; Directors, Officers and Employees; and Money Laundering. We

<sup>5</sup> Consistent with EGRPRA's focus on reducing burden on insured depository institutions, the Agencies have not included their internal, organizational, or operational regulations in this review.

<sup>6</sup> As we have previously noted, the Agencies are seeking comment only on those consumer protection regulations for which we retain rulemaking authority for insured depository institutions and regulated holding companies following passage of section 1061 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, Public Law 111-203 (2010) (Dodd-Frank Act), codified at 12 U.S.C. 5581(b).

<sup>7</sup> 79 FR 32172 (First Notice).

<sup>8</sup> 80 FR 7980 (Second Notice).

invite the public to identify outdated, otherwise unnecessary, or unduly burdensome regulatory requirements imposed on insured depository institutions and their holding companies in these three categories. Chart A in Section IV lists the Agencies' rules that fall within these categories.

After comments have been received, the Agencies will review the comments and decide whether further action is appropriate with respect to the regulations. The Agencies will make this decision jointly in the case of rules that we have issued on an interagency basis. Similarly, we will undertake any rulemaking to amend or repeal those rules on an interagency basis. For rules issued by an Agency, the issuing Agency will review the comments received and independently determine whether amendments to or repeal of its rules are appropriate. If so, that Agency will initiate a rulemaking to effect such change. In all cases, the Agencies will provide the public with an opportunity to comment on any proposed amendment to or repeal of a regulation, as required by the APA.

Further, as part of the EGRPRA review, the Agencies are holding a series of outreach meetings to provide an opportunity for bankers, consumer and community groups, and other interested persons to present their views directly to senior management and staff of the Agencies on any of the categories of regulations in the EGRPRA review. More information about the outreach meetings can be found on the Agencies' EGRPRA Web site, <http://egrpra.ffiec.gov>.

Finally, EGRPRA also requires the FFIEC or the Agencies to publish in the **Federal Register** a summary of the comments received, identifying significant issues raised and commenting on these issues. It also directs the Agencies to eliminate unnecessary regulations to the extent that such action is appropriate. The statute additionally requires the FFIEC to submit to Congress a report that summarizes any significant issues raised in the public comments and the relative merits of such issues. The report also must include an analysis of whether the Agencies are able to address the regulatory burdens associated with such issues or whether these burdens must be addressed by legislative action.

## III. The Agencies' Expansion of the Scope of the EGRPRA Review

To be as inclusive as possible, the Agencies are expanding the scope of the EGRPRA review to include rules that the Agencies have recently finalized (Newly Listed Rules), including those

<sup>4</sup> Insured depository institutions also are subject to regulations that are not required to be reviewed under the EGRPRA process. Examples include rules for which rulemaking authority has transferred to the CFPB and anti-money laundering regulations issued by the Department of the Treasury's Financial Crimes Enforcement Network, among others. If, during the EGRPRA review, the Agencies receive a comment about a regulation that is not subject to the EGRPRA review, we will forward that comment to the appropriate agency.

issued pursuant to the Dodd-Frank Act and the recent domestic capital and liquidity rules. We will seek specific comment on these Newly Listed Rules in the fourth EGRPRA **Federal Register** notice, which we plan to issue by the end of this year. (There are no Newly Listed Rules in the three categories covered by this notice.) As noted below, the Agencies will also accept comment at any time on any of our regulations during an open comment period as part of the EGRPRA process.

The Agencies have identified the Newly Listed Rules and placed them into the 12 categories established for this review. Chart B in Section IV contains these Newly Listed Rules. Prior to the publication of the fourth and final notice of the EGRPRA review, the Agencies will add to the Newly Listed Rules any additional rules finalized by that time. Furthermore, it has been the practice of the Agencies to accept comments on any of the Agencies' rules during the EGRPRA review. We will continue this practice and accept comments at any time during an open comment period on any of the rules of the Agencies, including those contained in Charts A and B, as well as those rules published in the prior **Federal Register** notices.

**IV. Request for Burden Reduction Comments on Regulations in the Consumer Protection; Directors, Officers and Employees; and Money Laundering Categories**

As stated previously in this notice, the Agencies are asking the public to comment on regulations in the Consumer Protection; Directors, Officers and Employees; and Money Laundering categories to identify outdated or otherwise unnecessary regulatory requirements imposed on insured depository institutions and their regulated holding companies. Where possible, we ask commenters to cite specific regulatory language or provisions. We also welcome suggested alternative provisions or language in support of a comment, where appropriate. Where implementation of a

suggestion would require modification of a statute, we ask the commenter to identify the statute and the needed change, where possible.

*Specific issues for commenters to consider.* The Agencies specifically invite comment on the following issues as they pertain to the Agencies' Consumer Protection; Directors, Officers and Employees; and Money Laundering rules addressed in this notice.

- *Need for statutory change.* (1) Do any statutory requirements underlying the rules in these categories impose outdated or otherwise unnecessary regulatory requirements? (2) If so, please identify the statutes and indicate how they should be amended.

- *Need and purpose of the regulations.* (1) Have there been changes in the financial services industry, consumer behavior, or other circumstances that cause any regulations in these categories to be outdated or otherwise unnecessary? (2) If so, please identify and indicate how they should be amended. (3) Do any of these regulations impose burdens not required by their underlying statutes? (4) If so, please identify the regulations and indicate how they should be amended.

- *Overarching approaches/flexibility.* (1) With respect to the regulations in these categories, could an Agency use a different approach to lessen the burden imposed by the regulations and achieve statutory intent? (2) Do any of these rules impose unnecessarily inflexible requirements? (3) If so, please identify the regulations and indicate how they should be amended.

- *Effect on competition.* (1) Do any of the regulations or underlying statutes create competitive disadvantages for one part of the financial services industry compared to another or for one type of insured depository institution compared to another? (2) If so, please identify the regulations and indicate how they should be amended.

- *Reporting, recordkeeping and disclosure requirements.* (1) Do any of the regulations or underlying statutes in these categories impose outdated or

otherwise unnecessary reporting, recordkeeping, or disclosure requirements on insured depository institutions or their holding companies?

(2) Could a financial institution fulfill any of these requirements electronically (if it is not already permitted to do so) and experience burden reduction? (3) If so, please identify the regulations and indicate how they should be amended.

- *Unique characteristics of a type of institution.* (1) Do any of the regulations or underlying statutes in these categories impose requirements that are unwarranted by the unique characteristics of a particular type of insured depository institution or holding company? (2) If so, please identify the regulations and indicate how they should be amended.

- *Clarity.* (1) Are the regulations in these categories clear and easy to understand? (2) Are there specific regulations for which clarification is needed? (3) If so, please identify the regulations and indicate how they should be amended.

- *Burden on community banks and other smaller, insured depository institutions.* (1) Are there regulations or underlying statutes in these categories that impose outdated or otherwise unnecessary requirements on a substantial number of community banks or other smaller, insured depository institutions or holding companies? (2) Have the Agencies issued regulations pursuant to a common statute that, as applied by the Agencies, create redundancies or impose inconsistent requirements? (3) Should any of these regulations be amended or repealed in order to minimize this impact? (4) If so, please identify the regulations and indicate how they should be amended.

- *Scope of rules.* (1) Is the scope of each rule in these categories consistent with the intent of the underlying statute(s)? (2) Could we amend the scope of a rule to clarify its applicability or reduce burden, while remaining faithful to statutory intent? (3) If so, please identify the regulations and indicate how they should be amended.

Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
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**7. Consumer Protection<sup>9</sup>**

**Interagency Regulations**

Consumer Protection in Sales of Insurance.	12 CFR Part 14 ...	12 CFR Part 208, Subpart H [Reg. H].	12 CFR Part 343	12 CFR Part 14 ...	12 CFR Part 390, Subpart I.	
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Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
Fair Housing .....	12 CFR Part 27 ...	.....	12 CFR Part 338	12 CFR Part 128 (including other non-discrimination requirements).	12 CFR Part 390, Subpart G.	
Loans in Identified Flood Hazard Areas.	12 CFR Part 22 ...	12 CFR 208.25 [Reg. H] (See also proposal to amend Part 208 at 78 FR 65108 (Oct. 30, 2013)).	12 CFR Part 339 (See also proposal to amend Part 339 at 78 FR 65108 (Oct. 30, 2013))..	12 CFR Part 172	12 CFR Part 391, Subpart D (See also proposal to apply proposed amendments to Part 339 to state savings associations at 78 FR 65108 (Oct. 30, 2013)).	
Prohibition Against Use of Interstate Branches Primarily for Deposit Production.	12 CFR Part 25, Subpart E.	12 CFR 208.7 [Reg. H].	12 CFR Part 369	.....	.....	
Safeguarding Customer Information.	12 CFR Part 30, Appx. B.	12 CFR Part 208, Appx. D-2 [Reg. H].	12 CFR Part 364, Appx. B.	12 CFR Part 30, Appx. B.	12 CFR 391.14, Appx. B.	12 CFR Part 225, Appx. F [Reg. Y].
Fair Credit Reporting Act: Duties of Users of Consumer Reports Regarding Address Discrepancies Records Disposal.	12 CFR Part 41, Subpart I.	12 CFR Part 222, Subpart I [Reg. V].	12 CFR Part 334, Subpart I.	12 CFR Part 41, Subpart I.	12 CFR Part 391, Subpart C.	
Fair Credit Reporting Act: Consumer Information and Identity Theft Red Flags.	12 CFR Part 41, Subpart J.	12 CFR Part 222, Subpart J [Reg. V].	12 CFR Part 334, Subpart J.	12 CFR Part 41, Subpart J.	12 CFR Part 391, Subpart C.	

**OCC Regulations**

Federal Savings Association Advertising.	.....	.....	.....	12 CFR 163.27 ...	.....	
Federal Savings Association Tying Restriction Exception.	.....	.....	.....	12 CFR 163.36 ...	.....	

**FDIC Regulations**

State Savings Association Tying Restriction Exception.	.....	.....	.....	.....	12 CFR 390.335	
Advertisement of Membership.	12 CFR Part 328	12 CFR Part 328	12 CFR Part 328	12 CFR Part 328	12 CFR Part 328 (See also 12 CFR 390.333).	
Deposit Insurance Coverage.	12 CFR Part 330	12 CFR Part 330	12 CFR Part 330	12 CFR Part 330	12 CFR Part 330 (See also 12 CFR 390.231).	
Certification of Assumption of Deposits and Notification of Changes of Insured Status.	12 CFR Part 307	12 CFR Part 307	12 CFR Part 307	12 CFR Part 307	12 CFR Part 307 (See also 12 CFR 390.332).	

**8. Directors, Officers and Employees Interagency Regulations**

Disclosure of Financial Information.	12 CFR Part 18 ...	.....	12 CFR Part 350	.....	.....	
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Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
Golden Parachute and Indemnification Programs.	12 CFR Part 359	12 CFR Part 359	12 CFR Part 359	12 CFR Part 359 (See also 12 CFR 145.121).	12 CFR Part 359	12 CFR Part 359.
Limits on Extensions of Credit to Executive Officers, Directors and Principal Shareholders; Related Disclosure Requirements.	12 CFR Part 31 ...	12 CFR Part 215 [Reg. O].	12 CFR 337.3; 12 CFR Part 349.	12 CFR 163.43 ...	12 CFR 390.338	12 CFR Part 359.
Management Official Interlocks.	12 CFR Part 26 ...	12 CFR Part 212 [Reg. L].	12 CFR Part 348	12 CFR Part 26 ...	12 CFR Part 390, Subpart V.	12 CFR Part 212 [Reg. L]. 12 CFR Part 238, Subpart J [Reg. LL].

**OCC Regulations**

National Bank Activities and Operations—Corporate Practices.	12 CFR Part 7, Subpart B.	.....	.....	.....	.....	
Federal Savings Association Board of Directors Composition.	.....	.....	.....	12 CFR 163.33 ...	.....	
Federal Savings Association Bond Coverage.	.....	.....	.....	12 CFR 163.190–.191.	.....	
Federal Savings Association Employment Contracts, Compensation, Pension Plans.	.....	.....	.....	12 CFR 163.39; 12 CFR 163.47; 12 CFR 163.161.	.....	
Federal Savings Association Restrictions on Transactions with Officers, Directors, and Others.	.....	.....	.....	12 CFR 160.130; 12 CFR 163.200–.201.	.....	

**FDIC Regulations**

State Savings Association Directors, Officers, and Employees.	.....	.....	.....	.....	12 CFR 390.334	
State Savings Association Bond Coverage.	.....	.....	.....	.....	12 CFR 390.356–.357.	
State Savings Association Employment Contracts, Compensation, Pension Plans.	.....	.....	.....	.....	12 CFR 390.336; 12 CFR 390.332; 12 CFR 390.339.	
State Savings Association Restrictions on Transactions with Officers, Directors, and Others.	.....	.....	.....	.....	12 CFR 390.269	

**9. Money Laundering Interagency Regulations**

Bank Secrecy Act Compliance.	12 CFR Part 21, Subpart C.	12 CFR 208.63 [Reg. H].	12 CFR Part 326, Subpart B.	12 CFR 21, Subpart C.	12 CFR 390.354	
Reports of Crimes or Suspected Crimes.	12 CFR Part 21, Subpart B.	12 CFR 208.62–.63 [Reg. H].	12 CFR Part 353	12 CFR 163.180(d).	12 CFR 390.355	12 CFR 225.4(f) [Reg. Y].

Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
<b>1. Applications and Reporting Board Regulations</b>						
Concentration Limits.	12 CFR Part 251 [Reg. XX].	12 CFR Part 251 [Reg. XX].	12 CFR Part 251 [Reg. XX].	12 CFR Part 251 [Reg. XX].	12 CFR Part 251 [Reg. XX].	12 CFR Part 251 [Reg. XX]. 12 CFR Part 251 [Reg. XX].
<b>2. Powers and Activities Interagency Regulations</b>						
Proprietary Trading and Relationships with Covered Funds.	12 CFR Part 44 ...	12 CFR Part 248 [Reg. VV].	12 CFR Part 351	12 CFR Part 44 ...	12 CFR Part 351	12 CFR Part 248 [Reg. VV]. 12 CFR Part 248 [Reg. VV].
Retail Foreign Exchange Transactions.	12 CFR Part 48 ...	12 CFR Part 240 [Reg. NN].	12 CFR Part 349	12 CFR Part 48 ...	12 CFR Part 349	12 CFR Part 240 [Reg. NN].
<b>Board Regulations</b>						
Proprietary Trading and Relationships with Covered Funds.	.....	.....	.....	.....	.....	12 CFR Part 225, Subpart K [Reg. Y]. 12 CFR Part 225, Subpart K [Reg. Y].
<b>3. International Operations Board Regulations</b>						
Foreign Banking Organizations: Stress Tests, Risk Committee, and Enhanced Prudential Standards.	.....	.....	.....	.....	.....	12 CFR Part 252 Subparts L–O [Reg. YY].
Swaps Entities .....	.....	12 CFR Part 237 [Reg. KK].	.....	.....	.....	12 CFR Part 237 [Reg. KK].
<b>4. Banking Operations Board Regulations</b>						
Assessment of Fees.	.....	.....	.....	.....	.....	12 CFR Part 246 [Reg. TT]. 12 CFR Part 246 [Reg. TT].
Debit Card Interchange Fees.	12 CFR Part 235 [Reg. II].	12 CFR Part 235 [Reg. II].	12 CFR Part 235 [Reg. II].	12 CFR Part 235 [Reg. II].	12 CFR Part 235 [Reg. II].	
<b>5. Capital Interagency Regulations</b>						
Capital Adequacy: General Ratio and Buffers Definition of Capital Transition.	12 CFR Part 3, Subparts A–C, G–J.	12 CFR Part 217, Subparts A–C, G [Reg. Q].	12 CFR Part 324, Subparts A–C, G. [Previously found in 12 CFR Part 325].	12 CFR Part 3, Subparts A–C, G–J.	12 CFR Part 324, Subparts A–C, G. [Previously found in 12 CFR Part 390, Subpart Z].	12 CFR Part 217, Subparts A–C, G [Reg. Q]. 12 CFR Part 217, Subparts A–C, G [Reg. Q].
Capital Adequacy: Risk-Weighted Assets—Standardized Approach.	12 CFR Part 3, Subpart D.	12 CFR Part 217, Subpart D [Reg. Q].	12 CFR Part 324, Subpart D. [Previously found in 12 CFR Part 325 Appx. A].	12 CFR Part 3, Subpart D.	12 CFR Part 324, Subpart D. [Previously found in 12 CFR Part 390, Subpart Z, Appx. A].	12 CFR Part 217, Subpart D [Reg. Q]. 12 CFR Part 217, Subpart D [Reg. Q].
Capital Adequacy: Risk-Weighted Assets—Advanced Measurement Approaches.	12 CFR Part 3, Subpart E.	12 CFR Part 217, Subpart E [Reg. Q].	12 CFR Part 324, Subpart E. [Previously found in 12 CFR Part 325 Appx. D].	12 CFR Part 3, Subpart E.	12 CFR Part 324, Subpart E. [Previously found in 12 CFR Part 390, Subpart Z, Appx. A].	12 CFR Part 217, Subpart E [Reg. Q]. 12 CFR Part 217, Subpart E [Reg. Q].

Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
Capital Adequacy: Risk-Weighted Assets—Market Risk.	12 CFR Part 3, Subpart F.	12 CFR Part 217, Subpart F [Reg. Q].	12 CFR Part 324, Subpart F. [Previously found in 12 CFR Part 325 Appx. C].	12 CFR Part 3, Subpart F.	12 CFR Part 324, Subpart F. [Previously found in 12 CFR Part 390, Subpart Z, Appx. A].	12 CFR Part 217, Subpart F [Reg. Q]. 12 CFR Part 217, Subpart F [Reg. Q].
Capital Adequacy Guidelines.	12 CFR Part 3, Appx. A and B.	12 CFR Part 208, Appx. A, B, and E [Reg. H].	12 CFR Part 324 [Previously found in 12 CFR Part 325 Appx. A–D].	12 CFR Part 3, Appx. A and B.	12 CFR Part 324 [Previously found in 12 CFR Part 390, Subpart Z, Appx. A].	12 CFR Part 225, Appx. A, B, D, and E [Reg. Y].
Prompt Corrective Action.	12 CFR Part 6 .....	12 CFR Part 208, Subpart D [Reg. H]; 12 CFR Part 263, Subpart H.	12 CFR Part 325, Subpart B.	12 CFR Part 6; 12 CFR 165.8; 12 CFR 165.9.	12 CFR Part 390, Subpart Y.	12 CFR Part 208, Subpart D [Reg. H]; 12 CFR Part 263, Subpart H.

**OCC Regulations**

Annual Stress Tests	12 CFR Part 46 ...	.....	.....	12 CFR Part 46 ...	.....	
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**Board Regulations**

Capital Planning .....	.....	.....	.....	.....	.....	12 CFR Part 1225.8 [Reg. Y].
Stress Tests—U.S. Organizations Company Run and Supervisory.	.....	12 CFR Part 252, Subparts B, E, and F [Reg. YY].	.....	.....	.....	12 CFR Part 252, Subparts B, E, and F [Reg. YY]. 12 CFR Part 252, Subpart B [Reg. YY].

**FDIC Regulations**

Annual Stress Tests	.....	.....	12 CFR Part 325, Subpart C.	.....	12 CFR Part 325, Subpart C.	
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**6. Community Reinvestment Act**

All rules under this category were included in the charts published in the First Notice.

**7. Consumer Protection**

All rules under this category were included in the charts published in the First Notice.

**8. Directors, Officers, and Employees**

All rules under this category were included in the charts published in the First Notice.

**9. Money Laundering**

All rules under this category were included in the charts published in the First Notice.

**10. Rules of Procedure  
FDIC Regulations**

Orderly Liquidation Authority.	.....	.....	.....	.....	.....	12 CFR Part 380. 12 CFR Part 380.
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Subject	National banks	State member banks	State non-member banks	Federal savings associations	State savings associations	BHCs & FHCs SLHCs
<b>11. Safety and Soundness Interagency Regulations</b>						
Appraisals: Higher-priced Mortgages.	12 CFR Part 34, Subpart G.	12 CFR 226.43;12 CFR Part 226, Appx. N and O, and Supp. I [Reg. Z].	12 CFR Part 1026 [Reg. Z].	12 CFR Part 34, Subpart G.	.....	12 CFR 226.43; 12 CFR Part 226, Appx. N and O, and Supp. I [Reg. Z]. 12 CFR 226.43; 12 CFR Part 226, Appx. N and O, and Supp. I [Reg. Z].
Credit Risk Retention.	12 CFR Part 43 ...	12 CFR Part 244 [Reg. RR].	12 CFR Part 373	12 CFR Part 43 ...	12 CFR Part 373	12 CFR Part 244 [Reg. RR]. 12 CFR Part 244 [Reg. RR].
Liquidity Risk .....	12 CFR Part 50 ...	12 CFR Part 249 [Reg. WW].	12 CFR Part 329	12 CFR Part 50 ...	12 CFR Part 329	12 CFR Part 249 [Reg. WW]. 12 CFR Part 249 [Reg. WW].
Resolution Plans ....	.....	.....	.....	.....	.....	12 CFR Part 381; 12 CFR Part 243 [Reg. QQ].
<b>FDIC Regulations</b>						
Resolution Plans ....	12 CFR Part 360.10.	12 CFR Part 360.10.	12 CFR Part 360.10.	12 CFR Part 360.10.	12 CFR Part 360.10.	
<b>OCC Regulations</b>						
Heightened Expectations Guidelines.	12 CFR Part 30, Appx. D.	.....	.....	12 CFR Part 30, Appx. D.	.....	
<b>Board Regulations</b>						
Appraisals: Appraiser Independence.	.....	12 CFR 226.42;12 CFR Part 226, Supp. I [Reg. Z].	12 CFR Part 1026 [Reg. Z].	.....	.....	12 CFR 226.42; 12 CFR Part 226, Supp. I [Reg. Z]. 12 CFR 226.42; 12 CFR Part 226, Supp. I [Reg. Z].
Definitions related to the Financial Stability Oversight Council.	.....	.....	.....	.....	.....	12 CFR Part 242 [Reg. PP].
Enhanced Prudential Standards Risk Committee Requirement (for certain BHCs) Standards for BHCs with consolidated assets \$50 billion or more.	.....	.....	.....	.....	.....	12 CFR Part 252, Subparts B and C [Reg. YY].
Financial Market Utilities.	.....	12 CFR Part 234 [Reg. HH].	.....	.....	.....	
Securities Holding Companies.	.....	.....	.....	.....	.....	12 CFR Part 241 [Reg. OO].
<b>12. Securities</b>						

All rules under this category were included in the charts published in the First Notice.

Dated: May 27, 2015.

**Thomas J. Curry,**

*Comptroller of the Currency.*

By order of the Board of Governors of the Federal Reserve System, May 29, 2015.

**Michael Lewandowski,**

*Associate Secretary of the Board.*

Dated: May 29, 2015.

By order of the Board of Directors. Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2015-13749 Filed 6-4-15; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 39

[Docket No. FAA-2015-1427; Directorate Identifier 2013-NM-203-AD]

RIN 2120-AA64

#### Airworthiness Directives; Airbus Airplanes

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Notice of proposed rulemaking (NPRM).

**SUMMARY:** We propose to supersede Airworthiness Directive (AD) 96-18-06 for certain Airbus Model A320-211 and -231 airplanes. AD 96-18-06 currently requires visual inspections to detect cracks of the pressurized floor fittings at frame (FR) 36, and renewal of the zone protective finish or replacement of fittings with new fittings if necessary. Since we issued AD 96-18-06, an extended service goal analysis by the manufacturer revealed that the compliance times and repetitive inspection intervals should be reduced to meet the design service goal. This proposed AD would retain the requirements of AD 96-18-06, with reduced compliance times and repetitive inspection intervals. This proposed AD would also add Model A320-212 airplanes to the applicability. We are proposing this AD to detect and correct fatigue cracking in the pressurized floor fittings at FR 36, which could result in failure of a floor

<sup>9</sup>Regulations for which rulemaking authority has transferred to the CFPB are not included in this Consumer Protection category. As described in the Supplementary Information section of this notice, the CFPB is required to review its significant rules and publish a report of its review no later than five years after they take effect, in a process separate from the EGRPRA process.

fitting and subsequent depressurization of the fuselage.

**DATES:** We must receive comments on this proposed AD by July 20, 2015.

**ADDRESSES:** You may send comments by any of the following methods:

- *Federal eRulemaking Portal:* Go to <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Fax:* (202) 493-2251.
- *Mail:* U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE., Washington, DC 20590.

- *Hand Delivery:* U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE., Washington, DC, between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays.

For service information identified in this proposed AD, contact Airbus, Airworthiness Office—EIAS, 1 Rond Point Maurice Bellonte, 31707 Blagnac Cedex, France; telephone +33 5 61 93 36 96; fax +33 5 61 93 44 51; email [account.airworth-eas@airbus.com](mailto:account.airworth-eas@airbus.com); Internet <http://www.airbus.com>. You may view this referenced service information at the FAA, Transport Airplane Directorate, 1601 Lind Avenue SW., Renton, WA. For information on the availability of this material at the FAA, call 425-227-1221.

#### Examining the AD Docket

You may examine the AD docket on the Internet at <http://www.regulations.gov> by searching for and locating Docket No. FAA-2015-1427; or in person at the Docket Management Facility between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this proposed AD, the regulatory evaluation, any comments received, and other information. The street address for the Docket Operations office (telephone (800) 647-5527) is in the **ADDRESSES** section. Comments will be available in the AD docket shortly after receipt.

**FOR FURTHER INFORMATION CONTACT:** Sanjay Ralhan, Aerospace Engineer, International Branch, ANM-116, Transport Airplane Directorate, FAA, 1601 Lind Avenue SW., Renton, WA 98057-3356; telephone 425-227-1405; fax 425-227-1149.

#### SUPPLEMENTARY INFORMATION:

##### Comments Invited

We invite you to send any written relevant data, views, or arguments about this proposed AD. Send your comments to an address listed under the

**ADDRESSES** section. Include “Docket No. FAA-2015-1427; Directorate Identifier 2013-NM-203-AD” at the beginning of your comments. We specifically invite comments on the overall regulatory, economic, environmental, and energy aspects of this proposed AD. We will consider all comments received by the closing date and may amend this proposed AD based on those comments.

We will post all comments we receive, without change, to <http://www.regulations.gov>, including any personal information you provide. We will also post a report summarizing each substantive verbal contact we receive about this proposed AD.

#### Discussion

On August 23, 1996, we issued AD 96-18-06, Amendment 39-9730 (61 FR 46703, September 5, 1996). AD 96-18-06 requires actions intended to address an unsafe condition on certain Airbus Model A320-211 and -231 airplanes.

Since we issued AD 96-18-06, Amendment 39-9730 (61 FR 46703, September 5, 1996), an extended service goal analysis by the manufacturer revealed that the compliance times and repetitive inspection intervals must be reduced to meet the design service goal.

The European Aviation Safety Agency (EASA), which is the Technical Agency for the Member States of the European Union, has issued EASA Airworthiness Directive 2013-0226, dated September 23, 2013 (referred to after this as the Mandatory Continuing Airworthiness Information, or “the MCAI”), to correct an unsafe condition for Airbus Model A320-211, -212, and -231 airplanes. The MCAI states:

During center fuselage certification full scale fatigue test, damage was found on the pressurized floor fittings at Frame 36, below the lower surface panel. This condition, if not detected and corrected, could affect the structural integrity of the aeroplane.

To prevent such damage, Airbus developed modification 21282, which was introduced in production from [manufacturer serial number] MSN 0105, to reinforce the pressurized floor fitting lower surface by changing material. For affected in-service aeroplanes, Airbus issued Service Bulletin (SB) A320-57-1028, introducing repetitive inspections, and SB A320-57-1029, which provides modification instructions.

DGAC [Direction Générale de l'Aviation Civile] France issued [an] AD \* \* \* [for Model A320-111, -211, and -231 airplanes] to require these repetitive inspections and, depending on findings, corrective action(s), while the modification was specified in that AD as optional terminating action for these inspections.

Following new analysis in the frame of ESG (Extended Service Goal) exercise, the inspection thresholds and intervals have been revised to meet the original DSG (Design Service Goal).