

equal employment opportunity in employment. The data are used to assess industry trends.

Federal Communications Commission.

**Magalie Roman Salas,**  
Secretary.

[FR Doc. 99-8218 Filed 4-2-99; 8:45 am]

BILLING CODE 6712-01-P

## FEDERAL COMMUNICATIONS COMMISSION

### Notice of Public Information Collection(s) Submitted to OMB for Review and Approval

March 19, 1999.

**SUMMARY:** The Federal Communications Commission, as part of its continuing effort to reduce paperwork burden invites the general public and other Federal agencies to take this opportunity to comment on the following information collection, as required by the Paperwork Reduction Act of 1995, Pub. L. 104-13. An agency may not conduct or sponsor a collection of information unless it displays a currently valid control number. No person shall be subject to any penalty for failing to comply with a collection of information subject to the Paperwork Reduction Act (PRA) that does not display a valid control number.

Comments are requested concerning (a) whether the proposed collection of information is necessary for the proper performance of the functions of the Commission, including whether the information shall have practical utility; (b) the accuracy of the Commission's burden estimate; (c) ways to enhance the quality, utility, and clarity of the information collected; and (d) ways to minimize the burden of the collection of information on the respondents, including the use of automated collection techniques or other forms of information technology.

**DATES:** Written comments should be submitted on or before May 5, 1999. If you anticipate that you will be submitting comments, but find it difficult to do so within the period of time allowed by this notice, you should advise the contact listed below as soon as possible.

**ADDRESSES:** Direct all comments to Les Smith, Federal Communications Commission, 445 12th Street, SW., Washington, DC 20554 or via the Internet to [lesmith@fcc.gov](mailto:lesmith@fcc.gov).

**FOR FURTHER INFORMATION CONTACT:** For additional information or copies of the information collections contact Les Smith at (202) 418-0217 or via the Internet at [lesmith@fcc.gov](mailto:lesmith@fcc.gov).

### SUPPLEMENTARY INFORMATION:

*OMB Control Number:* 3060-0134.

*Title:* Application for Renewal of

Private Radio Station License.

*Form Number(s):* FCC 574 R.

*Type of Review:* Revision of a currently approved collection.

*Respondents:* Businesses or other for-profit entities; Not-for-profit institutions; Individuals or households; and State, Local, or Tribal Governments.

*Number of Respondents:* 84,000.

*Estimated Time per Response:* 0.3 hours.

*Frequency of Response:*

Recordkeeping. On occasion reporting requirements.

*Total Annual Burden:* 27,720 hours.

*Total Annual Costs:* \$5,697,000.

*Needs and Uses:* This form is filed by applicants in the Land Mobile and General Mobile Radio Services for renewal of an existing authorization. The data are used to determine eligibility for a renewal and issue a radio station license. Data are used to maintain the licensing database and provide proper use of the frequency spectrum.

Federal Communications Commission.

**Magalie Roman Salas,**  
Secretary.

[FR Doc. 99-8217 Filed 4-2-99; 8:45 am]

BILLING CODE 6712-01-P

## FEDERAL FINANCIAL INSTITUTIONS EXAMINATIONS COUNCIL

### Community Reinvestment Act

**AGENCY:** Federal Financial Institutions Examination Council.

**ACTION:** Withdrawal of prior interpretations.

**SUMMARY:** The Federal Financial Institutions Examination Council (FFIEC) is withdrawing certain interpretations and guidance provided to financial institutions subject to the Community Reinvestment Act (CRA) that have been rendered obsolete by the 1995 revisions to the regulations implementing the CRA promulgated by the Office of the Comptroller of the Currency (OCC), the Federal Reserve Board (Board), the Federal Deposit Insurance Corporation (FDIC) and the Office of Thrift Supervision (OTS) (collectively, the agencies).

**EFFECTIVE DATE:** April 5, 1999.

### FOR FURTHER INFORMATION CONTACT:

OCC: Malloy Harris, National Bank Examiner, Community and Consumer Policy Division, (202) 874-4446; or Margaret Hesse, Senior Attorney, Community and Consumer Law

Division, (202) 874-5750, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

Board: Catherine M.J. Gates, Senior Review Examiner, Division of Consumer and Community Affairs, (202) 452-3946; or James H. Mann, Attorney, Division of Consumer and Community Affairs, (202) 452-2412, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551.

FDIC: Louise N. Kotoshirodo, Review Examiner, Division of Compliance and Consumer Affairs, (202) 942-3599; or Robert W. Mooney, Senior Fair Lending Specialist, Division of Compliance and Consumer Affairs, (202) 942-3090, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

OTS: Richard R. Riese, Project Manager, Compliance Policy, (202) 906-6134; or Theresa A. Stark, Project Manager, Compliance Policy, (202) 906-7054, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

### SUPPLEMENTARY INFORMATION:

#### Background

Section 806 of the Community Reinvestment Act of 1977 (CRA), 12 U.S.C. 2905, requires the Federal financial supervisory agencies to publish regulations to carry out the purposes of the CRA. On October 12, 1978, the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision (agencies) jointly published regulations to implement the CRA (43 FR 47151) (1978 regulations).

To assist financial institutions subject to the CRA in interpreting these regulations and to provide guidance on compliance with the CRA, the Federal Financial Institutions Examination Council (FFIEC) issued various interpretations and statements of policy, including the "Uniform Interagency Community Reinvestment Act Final Guidelines for Disclosure of Written Evaluations and Revised Assessment Rating System" (1990 Rating Guidelines) on May 1, 1990 (55 FR 18163) and the "Community Reinvestment Act Policy Statement on Analyses of Geographic Distribution of Lending" (1991 Lending Analyses Policy Statement) on December 6, 1991. The agencies also jointly issued a "Statement of the Federal Financial Supervisory Agencies Regarding the Community Reinvestment Act" (1989 Policy Statement), which was published in the **Federal Register** on April 5, 1989 (54 FR 13742).

On May 4, 1995, the agencies revised their CRA regulations by issuing a joint final rule (60 FR 22156). See 12 CFR Parts 25, 228, 345 and 563e, implementing 12 U.S.C. 2901 *et seq.* Subsequently, the agencies published related clarifying amendments on December 20, 1995 (60 FR 66048) and May 10, 1996 (61 FR 21362). The revised regulations were phased in over a two year period ending July 1, 1997, at which time, the 1978 regulations fully expired and all provisions of the revised regulations became applicable to all financial institutions covered by the CRA.

On October 21, 1996, the FFIEC published agency staff guidance under the new regulations in the form of "Interagency Questions and Answers Regarding Community Reinvestment" (Interagency Q&As) to consolidate staff guidance regarding the revised CRA regulations into a comprehensive document to serve as informal staff guidance for financial institutions, agency staff and the public (61 FR 54647). The FFIEC supplemented, amended, and republished the Interagency Q&As on October 7, 1997 (62 FR 52105). The Interagency Q&As to be their primary vehicle for disseminating guidance interpreting their CRA regulations.

#### CDRI Review

Section 303 of the Riegle Community Development and Regulatory Improvement Act of 1994 (CDRI Act) requires each federal banking agency to streamline and modify its regulations and written policies to improve efficiency, reduce unnecessary costs, and eliminate unwarranted restraints on credit availability; remove inconsistencies and outmoded and duplicative requirements; and work jointly with the other federal banking agencies to make uniform all regulations implementing common statutory or supervisory policies (12 U.S.C. 4803(a)). During the review of their CRA regulations, the agencies identified interpretations and policy statements issued under the 1978 regulations that have been superseded or made obsolete. In particular, the agencies have determined that the 1989 Policy Statement, the Rating Guidelines, and the Lending Analysis Policy Statement are obsolete as they provide guidance that is inconsistent with the revised regulations and should be withdrawn.

#### Withdrawal of Guidance on 1978 Regulations

Since the revised regulations have been fully implemented, the FFIEC finds that the guidelines and policy

statements issued to interpret the 1978 regulations have become obsolete. Consequently, the FFIEC is withdrawing in its entirety the Rating Guidelines and the Lending Analysis Policy Statement. By a separate notice, the agencies are also withdrawing the 1989 Policy Statement. This notice appears elsewhere in today's **Federal Register**. To the extent that any agency individually adopted any of these guidelines and policy statements, it has taken action to rescind such guidelines or policy statements.

Dated: March 30, 1999.

**Keith J. Todd,**

*Executive Secretary, Federal Financial Institutions Examination Council.*

[FR Doc. 99-8142 Filed 4-2-99; 8:45 am]

BILLING CODE FRB: 6210-01-P 25%; OTS: 6720-01-P 25%; FDIC: 6714-01-P 25%; OCC: 4810-33-P 25%.

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### FEDERAL HOUSING FINANCE BOARD

[No. 99-N-3]

#### Prices for Federal Home Loan Bank Services

**AGENCY:** Federal Housing Finance Board.

**ACTION:** Notice of prices for Federal Home Loan Bank services.

**SUMMARY:** The Federal Housing Finance Board (Board) is publishing the prices charged by the Federal Home Loan Banks (Banks) for processing and settlement of items (negotiable order of withdrawal or NOW), and demand deposit accounting (DDA) and other services offered to members and other eligible institutions.

**EFFECTIVE DATE:** April 5, 1999.

#### FOR FURTHER INFORMATION CONTACT:

Gwen R. Grogan, Associate Director, Office of Supervision (202) 408-2892; or Edwin J. Avila, Financial Analyst, (202) 408-2871; Federal Housing Finance Board, 1777 F Street, N.W., Washington, D.C. 20006.

**SUPPLEMENTARY INFORMATION:** Section 11(e) of the Federal Home Loan Bank Act (Bank Act) (12 U.S.C. § 1431(e)) authorizes the Banks (1) to accept demand deposits from member institutions, (2) to be drawees of payment instruments, (3) to engage in collection and settlement of payment instruments drawn on or issued by members and other eligible institutions, and (4) to engage in such incidental activities as are necessary to the exercise of such authority. Section 11(e)(2)(B) of the Bank Act (12 U.S.C. 1431(e)(2)(B)) requires the Banks to make charges for services authorized in that section,

which charges are to be determined and regulated by the Board.

Section 943.6(c) of the Board's regulations (12 CFR 943.6(c)) provides for the annual publication in the **Federal Register** of all prices for Bank services. The following fee schedules are for the Banks which offer item processing services to their members and other qualified financial institutions. Most of the remaining Banks provide other Correspondence Services which may include securities safekeeping, disbursements, coin and currency, settlement, electronic funds transfer, etc. However, these Banks do not provide services related to processing of items drawn against or deposited into third party accounts held by their members or other qualified financial institutions.

#### District 1.—Federal Home Loan Bank of Boston (1999 NOW/DDA Services) (Services not provided)

#### District 2.—Federal Home Loan Bank of New York (1999 NOW/DDA Services) (Does not provide item processing services for third party accounts)

#### District 3.—Federal Home Loan Bank of Pittsburgh (1999 NOW/DDA Services)

#### Standard Fee Schedule

Effective Date 1/1/99

#### Deposit Processing Service (DPS)

DPS Deposit Tickets: \$0.6000 per deposit

Printing of Deposit Tickets. Pass-through

Deposit Items Processed for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000: \$0.0395 per item (transit)

25,001-58,500: \$0.0390 per item (transit)

58,501-91,500: \$0.0385 per item (transit)

91,501-125,000: \$0.0380 per item (transit)

125,001-158,500: \$0.0365 per item (transit)

158,501-191,500: \$0.0345 per item (transit)

191,501-over: \$0.0315 per item (transit)

Deposit Items Encoded (West) for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000 \$0.0390 per item

25,001-58,500: \$0.0386 per item

58,501-91,500: \$0.0382 per item

91,501-125,000: \$0.0378 per item

125,001-158,500: \$0.0365 per item

158,501-191,500: \$0.0360 per item

191,501-over: \$0.0355 per item

Deposit Items Encoded (East) for volumes of:

(pricing varies—tiered by monthly volume)

1-25,000: \$0.0345 per item

25,001-58,500: \$0.0340 per item

58,501-91,500: \$0.0335 per item

91,501-125,000: \$0.0330 per item

125,001-158,500: \$0.0315 per item

158,501-191,500: \$0.0305 per item

191,501-over: \$0.0299 per item

Deposit Items Returned: \$2.5000 per item

Deposit Items Photocopied: \$3.9500 per photocopy