

Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; receipt of application.

SUMMARY: Notice is hereby given that Iain Kerr, Ocean Alliance, 32 Horton Street, Gloucester, MA 01930, has applied in due form for a permit to conduct research on 22 cetacean species including endangered or threatened blue whales (*Balaenoptera musculus*), Gulf of Mexico Bryde's whales (*B. edeni*), fin whales (*B. physalus*), Hawaii insular false killer whales (*Pseudorca crassidens*), humpback whales (*Megaptera novaeangliae*), North Atlantic right whales (*Eubalaena glacialis*), sei whales (*B. borealis*), Southern right whales (*E. australis*), sperm whales (*Physeter macrocephalus*), and Western North Pacific gray whales (*Eschrichtius robustus*).

DATES: Written, telefaxed, or email comments must be received on or before September 28, 2020.

ADDRESSES: The application and related documents are available for review by selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species (APPS) home page, <https://apps.nmfs.noaa.gov>, and then selecting File No. 23644 from the list of available applications. These documents are also available upon written request via email to NMFS.Pr1Comments@noaa.gov.

Written comments on this application should be submitted via email to NMFS.Pr1Comments@noaa.gov. Please include File No. 23644 in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to NMFS.Pr1Comments@noaa.gov. The request should set forth the specific reasons why a hearing on this application would be appropriate.

FOR FURTHER INFORMATION CONTACT: Amy Hapeman or Shasta McClenahan, (301) 427-8401.

SUPPLEMENTARY INFORMATION: The subject permit is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (MMPA; 16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (ESA; 16 U.S.C. 1531 *et seq.*), and the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222-226).

The applicant proposes to conduct research for five years on 22 cetacean species in U.S. and international waters

of the North Atlantic and North Pacific Oceans. Research would be conducted for several cetacean studies including toxicology, microplastics, acoustics, and behavioral ecology. Researchers would conduct vessel and unmanned aircraft system surveys for biological sampling (skin and blubber biopsy, exhaled air, feces, and sloughed skin), counts, passive acoustics, photo-ID, photograph/video, observations, photogrammetry, and thermal imaging. Cetaceans also may be incidentally harassed during surveys when targeting another cetacean species or conspecifics. Samples collected on the high seas or in foreign territorial waters worldwide may be imported for study. Collected tissue samples also may be cultured for cell line development. Please see the application take tables for proposed take numbers by species.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement.

Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of the application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: August 24, 2020.

Julia Marie Harrison,
Chief, Permits and Conservation Division,
Office of Protected Resources, National
Marine Fisheries Service.

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DEPARTMENT OF COMMERCE

National Oceanic and Atmospheric Administration

[RTID 0648-XA419]

Public Information Session Regarding Atlantic Bluefin Tuna Stock Assessment

AGENCY: National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

ACTION: Notice; notification of public information session.

SUMMARY: NMFS is holding a public conference call and webinar for the Advisory Committee to the U.S. Section to the International Commission for the Conservation of Atlantic Tunas (ICCAT) and other interested stakeholders to provide an update on the status of

recent work by the Standing Committee on Research and Statistics (SCRS) Bluefin Tuna Species Group to assess the western Atlantic and eastern Atlantic/Mediterranean bluefin tuna stocks.

DATES: An operator-assisted conference call and webinar information session that is open to the public will be held on September 3, 2020, from 1 p.m. to 3 p.m. EDT. (Phone number 888-935-0267; verbal password: "ICCAT"; WebEx link: t.ly/ixD; WebEx password: ICCAT). Participants must dial in by phone to receive audio and log on to the WebEx to view the presentation. Participants are strongly encouraged to dial in and log on 15 minutes prior to the meeting.

FOR FURTHER INFORMATION CONTACT: Terra Lederhouse at 301-427-8360 or Terra.Lederhouse@noaa.gov.

SUPPLEMENTARY INFORMATION: ICCAT's SCRS recently held the scheduled virtual meeting of its Bluefin Tuna Species Group to conduct stock assessments for the western Atlantic and eastern Atlantic/Mediterranean stocks of bluefin tuna. The work undertaken by the Bluefin Tuna Species Group, of which some analytical work is still ongoing, is considered preliminary until adopted by the SCRS by correspondence in late September 2020. At that time, the SCRS will also develop and adopt management advice for the Commission for both stocks of bluefin tuna. While it would be premature to speculate on the conclusions of the assessment or its implications, including with respect to management advice, NMFS scientists will provide the Advisory Committee to the U.S. Section to ICCAT and other interested stakeholders with an update on the preliminary results of the stock assessments at the September 3, 2020 webinar. NMFS will provide an opportunity for participants to ask questions regarding the presentation on the assessment work and will announce the timing and format for the question and answer period at the beginning of the conference call.

The webinar is specifically an update on the stock assessment progress and not on development of U.S. positions.

A Fall meeting of the Advisory Committee to the U.S. Section to ICCAT will be held after the final stock assessment results and SCRS management advice have been published to discuss additional topics related to the assessment results.

Dated: August 24, 2020.

Alexa Cole,

Director, Office of International Affairs and
Seafood Inspection, National Marine
Fisheries Service.

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BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2020-0027]

CARD Act Rules Review Pursuant to the Regulatory Flexibility Act; Request for Information Regarding Consumer Credit Card Market

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice of section 610 review and request for comments; request for information regarding consumer credit card market.

SUMMARY: The Bureau of Consumer Financial Protection (Bureau) is requesting comment on two related, but separate, reviews. First, the Bureau is conducting a review of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act) Rules consistent with the Regulatory Flexibility Act. As part of this review, the Bureau is seeking comment on the economic impact of the CARD Act Rules on small entities so that it can determine whether the rules should be continued without change, or should be amended or rescinded, consistent with the stated objectives of applicable statutes, to minimize any significant economic impact of the rules upon a substantial number of such small entities. Second, the Bureau is conducting a review of the consumer credit card market, within the limits of its existing resources available for reporting purposes, pursuant to the CARD Act, and is seeking comment on a number of aspects of the consumer credit card market.

DATES: Comments must be received by October 27, 2020.

ADDRESSES: You may submit responsive information and other comments, identified by Docket No. CFPB-2020-0027 by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* 2020-RFI-CardActReviews@cfpb.gov. Include Docket No. CFPB-2020-0027 in the subject line of the message.

- *Hand Delivery/Mail/Courier:* Comment Intake—CARD Act Rules RFA Review and Credit Card Market Review,

Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID-19 pandemic, the Bureau discourages the submission of comments by hand delivery, mail, or courier.

Instructions: The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Please note the specific rule or topic on which you are commenting at the top of each response (you do not need to address all rules or topics). Because paper mail in the Washington, DC area and at the Bureau is subject to delay and in light of difficulties associated with mail and hand deliveries during the COVID-19 pandemic, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, once the Bureau's headquarters reopens, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. eastern time. At that time, you can make an appointment to inspect the documents by telephoning 202-435-9169.

All submissions in response to this Request for Information (RFI), including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Submissions will not be edited to remove any identifying or contact information.

The Bureau is requesting comment on the following two related, but separate, reviews: (1) The RFA section 610 review; and (2) the CARD Act section 502(a) review. The Bureau requests that when a commenter makes a specific comment, the commenter indicates whether that comment relates to the RFA section 610 review, the CARD Act section 502(a) review, or both.

FOR FURTHER INFORMATION CONTACT:

Yaritza Velez, Counsel, or Krista Ayoub, Senior Counsel, Office of Regulations, at 202-435-7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: The Bureau is requesting comment on two related, but separate, reviews. Part I sets forth a description of the review of the Credit Card Accountability

Responsibility and Disclosure Act of 2009 (CARD Act) ¹ Rules (as defined below) that the Bureau is conducting consistent with section 610 of the Regulatory Flexibility Act (RFA). ² As discussed below, the CARD Act Rules generally affect credit card issuers and other creditors that offer open-end (not home-secured) credit plans. The CARD Act Rules also affect certain credit unions that were offering certain multifeatured plans at the time the CARD Act Rules were adopted and were separately approving and underwriting certain advances under those plans. As part of this review, the Bureau is seeking comment on the economic impact of the CARD Act Rules on small entities so that the agency can determine whether the rules should be continued without change, or should be amended or rescinded, consistent with the stated objectives of applicable statutes, to minimize any significant economic impact of the rules upon a substantial number of such small entities.

Part II discusses the review that the Bureau must conduct of the consumer credit card market every two years under section 502(a) of the CARD Act. ³ To inform the Bureau's next review, the Bureau invites members of the public, including consumers, credit card issuers, industry analysts, consumer groups, and other interested persons to submit information and other comments relevant to the issues identified in part II, as well as any information they believe is relevant to a review of the credit card market. This review relates to the credit card market generally, and not just to small entities.

The statutory authorities require these reviews, and these are not triggered by the current, COVID-19 related economic conditions, although the Bureau recognizes that the information submitted will reflect those conditions.

The Bureau believes that commenters may benefit from the Bureau issuing one RFI for the two reviews, because it expects that some commenters may wish to comment on both reviews and may find some benefit in commenting on both reviews at the same time. The Bureau requests that when a commenter makes a specific comment, the commenter indicates whether that comment relates to the RFA section 610 review, the CARD Act section 502(a) review, or both.

¹ Public Law 111-24, 123 Stat. 1734 (2009). One purpose of the CARD Act is to establish fair and transparent practices relating to the extension of open-end consumer credit plans.

² Public Law 96-354, 94 Stat. 1164 (1980).

³ See 15 U.S.C. 1616(a).