

firm-wide risk measurement and management processes supporting their internal assessments of capital adequacy and that their capital resources are sufficient given their business focus, activities, and resulting risk exposures. The annual Comprehensive Capital Analysis and Review (CCAR) exercise is also complemented by other Federal Reserve supervisory efforts aimed at enhancing the continued viability of large BHCs, including continuous monitoring of BHCs' planning and management of liquidity and funding resources and regular assessments of credit, market and operational risks, and associated risk management practices. Information gathered in this data collection is also used in the supervision and regulation of these financial institutions. In order to fully evaluate the data submissions, the Federal Reserve may conduct follow up discussions with or request responses to follow up questions from respondents, as needed.

The semi-annual FR Y-14A collects large BHCs' quantitative projections of balance sheet, income, losses, and capital across a range of macroeconomic scenarios and qualitative information on methodologies used to develop internal projections of capital across scenarios.¹ The quarterly FR Y-14Q collects granular data on BHCs' various asset classes and PPNR for the reporting period. The monthly FR Y-14M comprises three loan- and portfolio-level collections, and one detailed address matching collection to supplement two of the portfolio and loan-level collections. Both the FR Y-14Q and the FR Y-14M are used to support supervisory stress test models and for continuous monitoring efforts.

Current Actions: On October 1, 2014, the Federal Reserve published a final **Federal Register** notice (79 FR 59264) implementing several changes to the FR-14A/Q/M and extending the public comment period by 30 days regarding the agreement-level/asset category counterparty information. The comment period expired on October 31, 2014. The Federal Reserve received one comment. The comment is summarized and addressed below.

Summary of Comment

The Federal Reserve received one comment letter addressing the agreement-level/asset category counterparty information. The commenter requested clarification on several items, which will be provided

through updated instructions as appropriate. More substantively, the commenter stated that the information collection as originally proposed on July 15, 2014 (79 FR 41276) could be provided, but noted that the information collected by sub-schedules L.5 and L.6 would require a significant amount of resources. Specifically, the commenter requested that implementation of these sub-schedules be delayed to March 31, 2015.

As stated in the October 1, 2014, **Federal Register** publication, more detailed counterparty data would allow the Federal Reserve to assess the reasonableness of the BHC's model-based estimates used as key inputs to the supervisory stress test as well as ensure the comparability of results across BHCs. Therefore, the Federal Reserve will keep sub-schedules L.5 and L.6 as finalized October 1, 2014 for the September 30, 2014 and December 31, 2014 reporting periods, with two minor exceptions noted below. Furthermore, the Federal Reserve will implement FR Y-14Q Schedule L as originally proposed on July 15, 2014 effective March 31, 2015.

FR Y-14Q

Counterparty Schedule

As noted above, effective March 31, 2015, Schedule L (Counterparty) of the FR Y-14Q will be revised to collect information as originally proposed on July 15, 2014. Specifically, the schedule will require that tables L.5.2 and L.6.2 be reported at a legal-entity, netting-agreement level. Furthermore, table L.5.2 will include the asset sub-categories as originally proposed for L.5.2. Tables L.5.1 and L.6.1 will remain as finalized on October 1, 2014, and continue to require reporting at a legal-entity, netting-agreement level. However, the commenter specifically also noted that the items "CDS Hedge Stressed CR01" and "CSA Contractual Features" of table L.6.1 would be difficult to provide for the September 30, 2014, reporting period. The Federal Reserve appreciates the commenter's concerns regarding these items and makes these items optional through the December 31, 2014, reporting period, after which they will be mandatory.

Board of Governors of the Federal Reserve System, December 10, 2014.

Robert deV. Frierson,
Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than December 31, 2014.

A. Federal Reserve Bank of Atlanta (Chapelle Davis, Assistant Vice President) 1000 Peachtree Street NE., Atlanta, Georgia 30309:

1. *Tommy Charles Fitzgerald*, Byrdstown, Tennessee; to acquire an additional voting shares of Upper Cumberland Bancshares, Inc., and thereby indirectly acquire additional voting shares of People's Bank and Trust Company of Pickett County, both in Byrdstown, Tennessee.

Board of Governors of the Federal Reserve System, December 11, 2014.

Michael J. Lewandowski,
Associate Secretary of the Board.

[FR Doc. 2014-29406 Filed 12-15-14; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL TRADE COMMISSION

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

AGENCY: Federal Trade Commission ("FTC" or "Commission").

ACTION: Notice.

SUMMARY: The FTC intends to ask the Office of Management and Budget ("OMB") to extend for an additional three years the current Paperwork Reduction Act ("PRA") clearance for the FTC's enforcement of the information collection requirements in its Fair Packaging and Labeling Act regulations ("FPLA Rules"). That clearance expires on May 31, 2015.

DATES: Comments must be filed by February 17, 2015.

¹ BHCs that must re-submit their capital plan generally also must provide a revised FR Y-14A in connection with their resubmission.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "FPLA Rules, PRA Comment, P074200" on your comment and file your comment online at <https://ftcpublish.commentworks.com/ftc/fplaregspra> by following the instructions on the web-based form. If you prefer to file your comment on paper, mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex J), Washington, DC 20024.

FOR FURTHER INFORMATION CONTACT:

Megan Gray, Attorney, Division of Enforcement, Bureau of Consumer Protection, (202) 326-3405, 600 Pennsylvania Ave. NW., Room 9541, Washington, DC 20580.

SUPPLEMENTARY INFORMATION: The FPLA, 15 U.S.C. 1451-1461, was enacted to eliminate consumer deception concerning product size and package content. Section 4 of the FPLA specifically requires packages or labels to be marked with: (1) A statement of identity; (2) a net quantity of contents disclosure; and (3) the name and place of business of the company responsible for the product. The FPLA regulations, 16 CFR parts 500-503, specify how manufacturers, packagers, and distributors of "consumer commodities" must do this.¹

Under the PRA, 44 U.S.C. 3501-3521, federal agencies must get OMB approval for each collection of information they conduct or sponsor. "Collection of information" includes agency requests or requirements to submit reports, keep records, or provide information to a third party. 44 U.S.C. 3502(3); 5 CFR 1320.3(c). The FTC seeks clearance for the disclosure requirements under the

FPLA Rules and the FTC's associated PRA burden estimates that follow.²

- A. Estimated number of respondents: 801,514³
- B. Burden Hours: 8,015,140 hours, cumulative (yearly recurring burden of 10 hours per respondent to modify and distribute notices × 801,514 respondents)
- C. Labor Costs: \$185,149,734

Labor costs are derived by applying appropriate estimated hourly cost figures to the burden hours described above. The FTC assumes that respondents will use employees to create compliant labels. Of the 10 hours spent by each respondent, Commission staff assumes the hour breakdown will be as follows: 1 hour of managerial and/or professional time per covered entity, at an hourly wage of \$60,⁴ 2 hours of specialized clerical support, at an hourly wage of \$26,⁵ 7 hours of clerical

² To the extent that the FPLA-implementing regulations require sellers of consumer commodities to keep records that substantiate "cents off," "introductory offer," and/or "economy size" claims, Commission staff believes that most, if not all, of the records that sellers maintain would be kept in the ordinary course of business, regardless of the legal mandates.

³ Commission staff identified categories of entities under its jurisdiction that supply consumer commodities as defined in the FPLA Rules. Those categories include retailers, wholesalers, and manufacturers. Commission staff estimated the number of retailers (735,038) based on Census data (under NAICS subsectors 445, 452, and 453, respectively, for food and beverage stores, general merchandise stores, and miscellaneous store retailers) compiled by PricewaterhouseCoopers, LLC for the National Retail Federation report, "Retail's Impact Across America": <https://nrf.com/advocacy/retails-impact>. Commission staff estimated the number of wholesalers (42,160) and manufacturers (24,316) based on 2007 Census data (comparable 2012 Census data for them have not yet been released). See generally http://www.census.gov/econ/census/data/historical_data.html. Although the stated number of respondents suggests precision, it is an estimate in that it aggregates the number of establishments under industry codes that FTC staff believes reflect entities subject to the FPLA. But, even allowing for industries that may apply, the Census data do not separately break out non-household products from household use. Accordingly, the source information is over-inclusive and thus overstates what is actually subject to the FPLA.

⁴ Based on an average of "General and Operations Managers" (\$55.81) and (\$63.46), resulting in \$59.64, rounded up to \$60, available from "Bureau of Labor Statistics, Economic News Release, April 1, 2014, Table 1, "National employment and wage data from the Occupational Employment Statistics survey by occupation, May 2013." <http://www.bls.gov/news.release/ocwage.nr0.htm>.

⁵ "Specialized clerical support" consists of computer support personnel who design the appearance and layout of product packaging, including appropriate display of the disclosures required by the FPLA regulations. The wage estimate is based on mean hourly wages for "Computer support specialist." See Bureau of Labor Statistics, Economic News Release, April 1, 2014, Table 1, "National employment and wage data from the Occupational Employment Statistics survey by occupation, May 2013." <http://www.bls.gov/news.release/ocwage.nr0.htm>.

time per covered entity, at an hourly wage of \$17,⁶ for a total of \$185,149,734 (\$231 blended labor cost per covered entity × 801,514 entities).

- D. Capital/Non-Labor Costs: \$0

Commission staff believes that the FPLA Rules impose negligible capital or other non-labor costs, as the affected entities are likely to have the necessary supplies and/or equipment already (e.g., offices and computers) for the information collections discussed above.

Request for Comment: Pursuant to Section 3506(c)(2)(A) of the PRA, the FTC invites comments on: (1) Whether the disclosure requirements are necessary, including whether the information will be practically useful; (2) the accuracy of our burden estimates, including whether the methodology and assumptions used are valid; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of providing the required information to consumers.

You can file a comment online or on paper. For the Commission to consider your comment, we must receive it on or before February 17, 2015. Write "FPLA Rules, PRA Comment, P074200" on your comment. Your comment—including your name and your state—will be placed on the public record of this proceeding, including to the extent practicable, on the public Commission Web site, at <http://www.ftc.gov/os/publiccomments.shtml>. As a matter of discretion, the Commission tries to remove individuals' home contact information from comments before placing them on the Commission Web site.

Because your comment will be made public, you are solely responsible for making sure that your comment doesn't include any sensitive personal information, like anyone's Social Security number, date of birth, driver's license number or other state identification number or foreign country equivalent, passport number, financial account number, or credit or debit card number. You are also solely responsible for making sure that your comment doesn't include any sensitive health information, like medical records or other individually identifiable health information. In addition, don't include any "[t]rade secret or any commercial or financial information which is obtained from any person and which is privileged or confidential," as provided in Section

⁶ See *id.* The clerical wage estimate is a rounded average of mean hourly wages for "computer operators" (\$19.25) and "data entry and information processing workers" (\$15.28).

¹ "The term consumer commodity or commodity means any article, product, or commodity of any kind or class which is customarily produced or distributed for sale through retail sales agencies or instrumentalities for consumption by individuals, or use by individuals for purposes of personal care or in the performance of services ordinarily rendered within the household, and which usually is consumed or expended in the course of such consumption or use." 16 CFR 500.2(c). For the precise scope of the term's coverage see 16 CFR 500.2(c); 503.2; 503.5. See also <http://ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-packaging-labeling-act>.

6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2). In particular, don't include competitively sensitive information such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

If you want the Commission to treat your comment as confidential, you must file it in paper form, with a request for confidentiality, and you have to follow the procedure explained in FTC Rule 4.9(c).⁷ Your comment will be kept confidential only if the FTC General Counsel grants your request in accordance with the law and the public interest.

Postal mail addressed to the Commission is subject to delay due to heightened security screening. As a result, we encourage you to submit your comments online. To make sure that the Commission considers your online comment, you must file it at <https://ftcpublish.commentworks.com/ftc/fplaregspra>, by following the instructions on the web-based form. If this Notice appears at <http://www.regulations.gov/#!home>, you also may file a comment through that Web site.

If you file your comment on paper, write "FPLA Rules, PRA Comment, P074200" on your comment and on the envelope, and mail it to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW., Suite CC-5610 (Annex J), Washington, DC 20580, or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Constitution Center, 400 7th Street SW., 5th Floor, Suite 5610 (Annex J), Washington, DC 20024. If possible, submit your paper comment to the Commission by courier or overnight service.

The FTC Act and other laws that the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before February 17, 2015. For information on the Commission's privacy policy, including routine uses

permitted by the Privacy Act, see <http://www.ftc.gov/ftc/privacy.htm>.

David C. Shonka,

Principal Deputy General Counsel.

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

[30-Day 15-0910]

Agency Forms Undergoing Paperwork Reduction Act Review

The Centers for Disease Control and Prevention (CDC) has submitted the following information collection request to the Office of Management and Budget (OMB) for review and approval in accordance with the Paperwork Reduction Act of 1995. The notice for the proposed information collection is published to obtain comments from the public and affected agencies.

Written comments and suggestions from the public and affected agencies concerning the proposed collection of information are encouraged. Your comments should address any of the following: (a) Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (b) Evaluate the accuracy of the agencies estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (c) Enhance the quality, utility, and clarity of the information to be collected; (d) Minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology, e.g., permitting electronic submission of responses; and (e) Assess information collection costs.

To request additional information on the proposed project or to obtain a copy of the information collection plan and instruments, call (404) 639-7570 or send an email to omb@cdc.gov. Written comments and/or suggestions regarding the items contained in this notice should be directed to the Attention: CDC Desk Officer, Office of Management and Budget, Washington, DC 20503 or by fax to (202) 395-5806. Written comments should be received within 30 days of this notice.

Proposed Project

Message Testing for Tobacco Communication Activities (OMB No. 0920-0910, exp. 1/31/2015)—Revision—National Center for Chronic Disease Prevention and Health Promotion (NCCDPHP), Centers for Disease Control and Prevention (CDC).

Background and Brief Description

In 2012, CDC's Office on Smoking and Health obtained OMB approval of a generic clearance to support the development and testing of tobacco-related health messages, including messages disseminated through multiple phases of an ACA-funded media campaign (Message Testing for Tobacco Communication Activities (MTTCA), OMB No. 0920-0910, exp. 1/31/2015). CDC has employed the MTTCA clearance to collect information about adult smokers' and nonsmokers' attitudes and perceptions, and to pre-test draft messages and materials for clarity, salience, appeal, and persuasiveness. Information collection modes that are supported include in-depth interviews, in-person focus groups, online focus groups, computer-assisted, in-person, or telephone interviews, and online surveys. Messages have been developed for multiple media channels including television, radio, print, and digital formats.

CDC requests OMB approval to extend the MTTCA clearance, with changes, for three years. The Revision information collection request will propose a 20% increase in the annualized estimated number of respondents (from 36,847 to 44,216) and a 52% increase in the annualized estimated burden hours (from 7,219 to 10,998). The increases will be used for short, medium and in-depth surveys which are in line with activities proposed in the initial generic clearance. These increases are needed to support CDC's planned information collections and to accommodate additional needs that CDC may identify during the next three years. For example, the MTTCA generic clearance may be used to facilitate the development of tobacco-related health communications of interest for CDC's collaborative efforts with other federal partners including, but not limited to, the Food and Drug Administration (FDA), the Substance Abuse and Mental Health Services Administration (SAMHSA), the National Institutes of Health (NIH), and the National Cancer Institute (NCI). At this time the revised MTTCA clearance is expected to be sufficient to test tobacco related messages developed by CDC for the

⁷ In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. See FTC Rule 4.9(c), 16 CFR 4.9(c).