

well as the vote. The Secretary will also be responsible for certifying or attesting to true copies, minutes, or other documents stating that actions were in fact taken by the Subcommittee. The Secretary will also be responsible for maintaining and preserving at a single place, available for inspection at reasonable times by any member of the Subcommittee or any person designated by any member, the complete minutes of the proceedings of the Subcommittee. The Executive Director may delegate the ministerial duties of Secretary to Subcommittee staff.

(c) Regular meetings of the Subcommittee shall be held in Washington, DC, at a location designated by the Chairperson, or in such other place as the Subcommittee may designate. Special meetings shall be held in such place and at such location as designated by the calling party or parties.

(d) Regular meetings of the Subcommittee shall be held at least monthly at the call of the Chairperson. Special meetings shall be held as provided in section 3.07(b) below.

\* \* \* \* \*

By the Appraisal Subcommittee,  
June 16, 2010.

**Deborah S. Merkle,**  
Chairman.

[FR Doc. 2010-15320 Filed 6-23-10; 8:45 am]

**BILLING CODE P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

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 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 office 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 July 9, 2010.

**A. Federal Reserve Bank of Dallas** (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. **Richard Earl Williams, Jr.**, Cameron, Texas, individually and as Trustee of the Richard E. Williams Exempt Trust; Debora Evans, Belton, Texas, individually and as Trustee of the Debora Evans Exempt Trust; Richard Earl Williams, Jr. and Debora Evans as co-Trustees of (i) the Williams Family Exempt Trust, (ii) the Victoria Grace Williams Special Trust, (iii) the Thomas Joseph Evans 2002 Trust and (iv) the Elizabeth Ashton Williams 2002 Trust, all of Cameron, Texas; and Richard E. Williams, Jr., Debora Evans and the above named trusts, collectively (the "Williams Family Group"), to retain voting shares of Cameron Financial Corporation and thereby indirectly retain voting shares of Classic Bank, N.A., both of Cameron, Texas.

Board of Governors of the Federal Reserve System, June 21, 2010.

**Robert deV. Frierson,**  
Deputy Secretary of the Board.

[FR Doc. 2010-15283 Filed 6-23-10; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

### Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at [www.ffiec.gov/nic/](http://www.ffiec.gov/nic/).

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than July 19, 2010.

**A. Federal Reserve Bank of Cleveland** (Nadine Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. **Standard Financial Corp.**, Murrysville, Pennsylvania; to become a bank holding company by acquiring 100 percent of the voting shares of Standard Bank, PaSB, Murrysville, Pennsylvania.

Board of Governors of the Federal Reserve System, June 21, 2010.

**Robert deV. Frierson,**  
Deputy Secretary of the Board.

[FR Doc. 2010-15284 Filed 6-23-10; 8:45 am]

**BILLING CODE 6210-01-S**

## FEDERAL RESERVE SYSTEM

[OP-1385]

### Payment System Risk Policy; Daylight Overdraft Posting Rules

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Announcement.

**SUMMARY:** As part of its Payment System Risk Policy, the Board is announcing posting rules for a new same-day automated clearing house (ACH) service. The Reserve Banks' FedACH SameDay service, which will include certain debit transactions, will be available only to customers who elect to participate.

**DATES:** *Effective Date:* August 2, 2010.

**FOR FURTHER INFORMATION CONTACT:** Susan Foley, Deputy Associate Director (202-452-3596), Holly Kirkpatrick, Senior Financial Services Analyst, Payment System Risk (202-452-2796), or Jennifer Davidson, Senior Financial Services Analyst, Retail Payments (202-452-2446), Division of Reserve Bank Operations and Payment Systems, Board of Governors of the Federal Reserve System; for users of Telecommunications Device for the Deaf ("TDD") only, contact (202) 263-4869.

### SUPPLEMENTARY INFORMATION:

#### I. Background

The Reserve Banks will be offering an opt-in, same-day settlement service for certain ACH debit payments through the FedACH service effective August 2, 2010.<sup>1</sup> FedACH customers may opt-in to

<sup>1</sup> For additional information on the FedACH SameDay service, please contact your Federal Reserve Account Executive or visit <http://www.frbservices.org>.

this service by completing a participation agreement. As part of the agreement, depository institutions may choose the extent of their participation: They may send only, receive only, or send and receive same-day debit items. This service will be limited to transactions arising from consumer checks converted to ACH and consumer

debit transfers initiated over the Internet and phone.<sup>2</sup>

Institutions that choose to use this service should be aware of the posting times and associated settlement times established for same-day forward and return transfers, as these times could influence how participating institutions manage their Federal Reserve accounts, especially late in the day.<sup>3</sup> When the

Reserve Banks offer new financial services, the Board determines when the payments will post to an institution's Federal Reserve account so it may manage and appropriately fund its account.<sup>4</sup> The following table outlines the transmission deadlines and associated posting times for the FedACH SameDay service.<sup>5</sup>

FedACH SameDay opt-in service	Transmission deadline to FedACH	Posting time
Forward same-day debit transfers .....	2 p.m. ....	5 p.m.
Return same-day debit transfers .....	4:30 p.m. ....	5:30 p.m.

In considering these transmission deadlines and posting times, the Board sought to provide receiving institutions with enough time to process same-day transactions. Depository institutions may send a same-day forward item to FedACH until 2 p.m. FedACH will process these forward items and send them to the receiving institutions by approximately 4 p.m., and these items will settle the same day at 5 p.m. The Board also wanted to ensure that institutions have sufficient time to manage their Federal Reserve account if they receive a returned debit transfer late in the day. Depository institutions will have until 4:30 p.m. to return same-day debit items for same-day settlement.<sup>6</sup> FedACH will process and send the returned items to the originating institutions by approximately 5 p.m., and these items will settle the same day at 5:30 p.m. The Board believes that because these processing and posting times provide institutions with information sufficiently in advance of the close of Fedwire, participants in the FedACH SameDay service will be able to react appropriately to any debit transfers they may receive in their Federal Reserve accounts.

The Board also considered the possibility of how extensions to the FedACH service may affect the FedACH SameDay service. Today, under certain circumstances, FedACH customers may request an extension to the transmission deadline of 2 p.m. for immediate-

settlement transactions. Immediate-settlement transactions include ACH return items and check-truncation items. The posting time for these items is 5 p.m. While customers will not be able to request an extension to the FedACH SameDay service, the transmission deadline for this service may be minimally affected by extensions granted for the immediate-settlement transactions. If a customer is granted an extension, FedACH would extend both the transmission deadline to send immediate-settlement return payments and the transmission deadline to send same-day forward items past 2 p.m. While this extension would grant all FedACH customers more time to send these items, it would not delay the posting times as FedACH would absorb the extension by shortening its processing window. Depository institutions interested in learning more detailed information about the FedACH SameDay service should contact their local Reserve Bank or visit <http://www.frbsservices.org>.

## II. Competitive Impact Analysis

The Board conducts a competitive impact analysis when it considers a change, such as introducing posting rules for a new service. Specifically, the Board determines whether there would be a direct and material adverse effect on the ability of other service providers to compete with the Federal Reserve due to differing legal powers or due to the Federal Reserve's dominant market

position deriving from such legal differences.<sup>7</sup> The Board believes that there are no adverse effects to other service providers resulting from the new posting rules. While FedACH is the only ACH operator that is currently offering a same-day service, if the other ACH operator elects to offer a same-day service, FedACH would support inter-operator transfers to enable customers to benefit from both operators' same-day service offerings.

## III. Paperwork Reduction Act

In accordance with the Paperwork Reduction Act of 1995 (44 U.S.C. 3506; 5 CFR 1320 Appendix A.1), the Board reviewed the new posting rules under the authority delegated to the Board by the Office of Management and Budget. No collections of information pursuant to the Paperwork Reduction Act are contained in these new posting rules.

## IV. Federal Reserve Policy on Payment System Risk

The Federal Reserve Policy on Payment System Risk, Section II.A. under the subheading "Procedures for Measuring Daylight Overdrafts," is amended with changes as follows in *italics*.

Procedures for Measuring Daylight Overdrafts<sup>8</sup>

Post at 5 p.m. Eastern Time:  
+/- *FedACH SameDay service transactions.*

+ Treasury checks, postal money orders, and EZ-Clear savings bond redemptions in separately sorted

settlement at 5:30 p.m. If a same-day item is not returned by the same-day return deadline, institutions have until the generally applicable return deadline specified in the National Automated Clearing House Association (NACHA) rules to return items.

<sup>7</sup> Federal Reserve Regulatory Service, 7-145.2.

<sup>8</sup> These posting times do not affect the overdraft restrictions and overdraft-measurement provisions for nonbank banks established by the Competitive Equality Banking Act of 1987 and the Board's Regulation Y (12 CFR 225.52).

<sup>2</sup> This service is limited to the origination of non-government debit payments and includes only Accounts Receivable Entry (ARC), Back Office Conversion Entry (BOC), Point-of-Purchase Entry (POP), Telephone-Initiated Entry (TEL), Represented Check Entry (RCK), and Internet-Initiated Entry (WEB).

<sup>3</sup> The posting time is the time by which a transaction will be recorded for daylight overdraft purposes and reflected in an institution's daylight overdraft balance. Settlement for the transaction will occur approximately fifteen to thirty minutes before the associated posting time and will be reflected in the institution's account balance.

Institutions may view their real-time account balance and daylight overdraft balance in Account Management Information (AMI), which is a service offered by the Reserve Banks.

<sup>4</sup> Under the current posting times, government and commercial ACH credit transactions post at 8:30 a.m. Eastern Time and debit transactions post at 11 a.m. Eastern Time. ACH return transactions post at 5 p.m. Eastern Time.

<sup>5</sup> All times associated with the deadlines and posting rules are Eastern Time.

<sup>6</sup> Institutions have the option of returning same-day items by 4:30 p.m. for same-day return

deposits; these items must be deposited by 4 p.m. Eastern Time.

+ Local Federal Reserve Bank checks; these items must be presented before 3:00 p.m. Eastern Time.

+/- *Immediate-settlement* ACH transactions; these transactions include ACH return items and check-truncation items.

*Post at 5:30 p.m. Eastern Time:*

+/- *FedACH SameDay service return transactions.*

By order of the Board of Governors of the Federal Reserve System, acting through the Director of the Division of Reserve Bank Operations and Payment Systems under delegated authority, June 16, 2010.

**Jennifer J. Johnson,**  
*Secretary of the Board.*

[FR Doc. 2010-15276 Filed 6-23-10; 8:45 am]

**BILLING CODE 6210-01-P**

## GENERAL SERVICES ADMINISTRATION

### Notice of Availability of the Draft Environmental Impact Statement for Improvements to the Calexico West Port of Entry, Calexico, CA

**AGENCY:** Public Buildings Service, GSA.

**ACTION:** Notice of Availability and public hearing for the Draft Environmental Impact Statement.

**SUMMARY:** The General Services Administration (GSA) announces the availability of the Draft Environmental Impact Statement (EIS) for Improvements to the Calexico West Port of Entry, Calexico, California, for public review and comment. The EIS provides GSA and its stakeholders an analysis of the environmental impacts resulting from ongoing operations as well as reasonable alternatives for renovation, replacement, and continued operation of the Calexico West Port of Entry, located in south-central California.

**DATES:** Comments on the Draft Environmental Impact Statement may be submitted during the public comment period, which will commence with the U.S. Environmental Protection Agency's publication of the **Federal Register** Notice of Availability for this document and end on August 18, 2010. Comments may be submitted in writing, orally, or by electronic mail to the General Services Administration at the address, phone number, or e-mail listed below. Oral or written comments may also be submitted at public meetings to be held on June 22 and July 14, 2010, between 3 and 7 p.m., at the Calexico City Hall, 608 Heber Avenue, Calexico, California. Comments submitted will be

considered in preparation of the Final Environmental Impact Statement.

**FOR FURTHER INFORMATION CONTACT:** Mr. Greg Smith, GSA Regional Environmental Quality Advisor, Portfolio Management Division, Capital Investment Branch (9P2PTC), U.S. General Services Administration, 880 Front Street, Room 4236, San Diego, California 92101, (619) 557-6169 or via e-mail to [greg.smith@gsa.gov](mailto:greg.smith@gsa.gov). Oral and written comments may also be submitted at the public hearing described in the **DATES** section. Requests for copies of the Draft Calexico West Port of Entry EIS or other matters regarding this environmental review should be referred to Greg Smith at the address above.

**SUPPLEMENTARY INFORMATION:** A notice of availability will be mailed to all agencies, organizations, and individuals who participated in the scoping process or were identified during the EIS process. GSA has distributed copies of the Draft Calexico West Port of Entry EIS to appropriate Congressional members and committees, the state of California, American Indian tribal governments, local county governments, other Federal agencies, and other interested parties who have already requested copies.

The Draft EIS was prepared pursuant to the National Environmental Policy Act of 1969 (NEPA) [42 U.S.C. 4321 *et seq.*] and the Council on Environmental Quality NEPA regulations [40 CFR part 1500]. GSA proposes to continue operating the Calexico West Port of Entry, which is located in Calexico in south-central California. GSA has identified and assessed several design options for the renovation, replacement, and continued operation of the Calexico West Port of Entry. In addition, GSA analyzed the No Action Alternative in which GSA would continue the status quo, that is, operate the port of entry in its current configuration, with only minor planned upgrades.

The Draft Calexico Port of Entry EIS identifies the expected environmental impacts from facility operations for each alternative. For each alternative, impact discussions are presented by resource area (*e.g.*, land use, geology and soils) or topic area (*e.g.*, traffic, environmental justice).

After the public comment period, which ends August 18, 2010, GSA will consider the comments received, revise the Draft EIS, select a preferred alternative, and issue a Final EIS. GSA will consider the Final EIS, along with other economic and technical considerations, to make a decision on the appropriate course for

improvements at the Calexico West Port of Entry.

**ADDRESSES:** Comments may be submitted in writing to: Mr. Greg Smith, Regional Environmental Quality Advisor, Portfolio Management Division, Capital Investment Branch (9P2PTC), U.S. General Services Administration, 880 Front Street, Room 4236, San Diego, California 92101, or via e-mail to [greg.smith@gsa.gov](mailto:greg.smith@gsa.gov). Oral and written comments may also be submitted at the public meetings described in the **DATES** section. Copies of the Draft Calexico Environmental Impact Statement may be downloaded from <http://www.gsa.gov/nepalibrary>. Other matters regarding this environmental review should be referred to Greg Smith at the address above.

Dated: *June 10, 2010.*

**Samuel R. Mazzola,**  
*Director, Portfolio Management Division,  
Public Building Service, Pacific Rim Region.*  
[FR Doc. 2010-15299 Filed 6-23-10; 8:45 am]

**BILLING CODE 6820-YF-P**

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Food and Drug Administration

[Docket No. FDA-2010-N-0181]

#### Agency Information Collection Activities; Submission for Office of Management and Budget Review; Comment Request; Threshold of Regulation for Substances Used in Food-Contact Articles

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** The Food and Drug Administration (FDA) is announcing that a proposed collection of information has been submitted to the Office of Management and Budget (OMB) for review and clearance under the Paperwork Reduction Act of 1995.

**DATES:** Fax written comments on the collection of information by July 26, 2010.

**ADDRESSES:** To ensure that comments on the information collection are received, OMB recommends that written comments be faxed to the Office of Information and Regulatory Affairs, OMB, Attn: FDA Desk Officer, FAX: 202-395-7285, or e-mailed to [oir\\_submission@omb.eop.gov](mailto:oir_submission@omb.eop.gov). All comments should be identified with the OMB control number 0910-0298. Also include the FDA docket number found