

overdraft incurred by the institution. These include Edge and agreement corporations, bankers' banks that are not subject to reserve requirements, and limited-purpose trust companies. The annual rate used to determine the daylight-overdraft penalty fee is equal to the annual rate applicable to the daylight overdrafts of other institutions (50 basis points) plus 100 basis points. The effective daily overdraft penalty rate equals the annual penalty rate divided by 360.⁸¹ The daylight-overdraft penalty rate applies to the institution's daily average daylight overdraft in its Federal Reserve account. The daylight-overdraft penalty fee for these institutions is charged in lieu of, not in addition to, the daylight overdraft fee that applies to other institutions.

⁸¹ The effective daily daylight-overdraft penalty rate is truncated to 0.0000416.

* * * * *

Add Part III. Policy on Overnight Overdrafts as follows:

Part III. Policy on Overnight Overdrafts

An overnight overdraft is a negative balance in a Federal Reserve account at the close of the business day. The Board expects institutions to avoid overnight overdrafts.

To minimize the Reserve Banks' exposure to overnight overdrafts, which are not always collateralized, the Board authorizes Reserve Banks to discourage depository institutions from incurring overnight overdrafts by charging a penalty fee. Institutions that do not extinguish their daylight overdrafts and incur overnight overdrafts are subject to ex post counseling in addition to a penalty fee.

The Board establishes the following penalty rate structure for overnight overdrafts:

1. An overnight overdraft penalty rate of the primary credit rate plus 4 percentage points (annual rate).
2. A minimum penalty fee of 100 dollars, regardless of the amount of the overnight overdraft. The minimum fee is administered per each occasion.
3. A charge for each calendar day (including weekends and holidays) that an overnight overdraft is outstanding.

⁹² See n. 33, which defines the term "business day" for this purpose.

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By order of the Board of Governors of the Federal Reserve System.

Ann Misback,

Secretary of the Board.

[FR Doc. 2021-11649 Filed 6-2-21; 8:45 am]

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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 public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than July 6, 2021.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. *United Bancorporation of Alabama, Atmore, Alabama*; to acquire Town-Country National Bank, Camden, Alabama.

Board of Governors of the Federal Reserve System, May 28, 2021.

Michele Taylor Fennell,

Deputy Associate Secretary of the Board.

[FR Doc. 2021-11690 Filed 6-2-21; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

[CDC-2016-0001; Docket Number NIOSH-260-A]

Final Current Intelligence Bulletin 70: Health Effects of Occupational Exposure to Silver Nanomaterials

AGENCY: National Institute for Occupational Safety and Health (NIOSH) of the Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (HHS).

ACTION: Notice of availability.

SUMMARY: NIOSH announces the availability of the final Current Intelligence Bulletin (CIB) 70: Health Effects of Occupational Exposure to Silver Nanomaterials.

DATES: The final document was published on May 26, 2021 on the CDC website.

ADDRESSES: The document may be obtained at the following link: <https://www.cdc.gov/niosh/docs/2021-112/>.

FOR FURTHER INFORMATION CONTACT: Jay Vietas, (jvietas@cdc.gov), National Institute for Occupational Safety and Health, Centers for Disease Control and Prevention, Mailstop C-14, 1090 Tusculum Avenue, phone (513) 533-8150 (not a toll free number).

SUPPLEMENTARY INFORMATION: NIOSH first published a request on December 19, 2012, for information on occupational exposure to silver nanomaterials, possible health effects in workers exposed to silver nanomaterials, toxicology studies of silver nanomaterials in animals and cellular systems, and information on exposure measurement methods, control measures, and other data in the **Federal Register** [77 FR 75169]. In January 2016, NIOSH released a draft of the CIB for external review and published notices of a public meeting and comment period on January 21, 2016 in the **Federal Register** [81 FR 342], and February 10, 2016 [81 FR 7124]. A public meeting was held on March 23, 2016, and members of the public, stakeholders, and scientific peer reviewers were given the opportunity to provide comments by April 22, 2016. In response to those comments, NIOSH performed a second systematic review of the scientific literature through January 2017 to include additional publications on the occupational exposure to silver nanomaterials and possible health effects in humans and toxicology