

**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 ("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 February 26, 2019.

*A. Federal Reserve Bank of Chicago* (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Heron Bay Partners, LLC, Bloomfield Hills, Michigan, with the Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, and Joel M. Dorfman, individually and as trustee of the Joel Marvin Dorfman Trust dated May 22, 2004 serving as manager of Heron Bay Partners, LLC, Bloomfield Hills, Michigan, together with Carolyn Dorfman, Short Hills, New Jersey, The Henry S. Dorfman Irrevocable Trust f/b/o Carolyn Dorfman, Short Hills, New Jersey, Gayle Weiss Revocable Trust dated August 3, 2010, Bloomfield Hills, Michigan, Gayle Weiss, as trustee of the Gayle Weiss Revocable Trust dated August 3, 2010, Bloomfield Hills, Michigan, The Henry S. Dorfman Irrevocable Trust f/b/o Gayle Weiss, Bloomfield Hills, Michigan, Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, Joel M. Dorfman, as trustee of the Joel Marvin Dorfman Trust dated May 22, 2004, Bloomfield Hills, Michigan, The Henry S. Dorfman Irrevocable Trust f/b/o Joel M. Dorfman, Bloomfield Hills, Michigan, the H.S. Dorfman GST Trust, Bloomfield Hills, Michigan, Mala Dorfman, as trustee of the H.S. Dorfman GST Trust, Bal Harbour, Florida, together as members of North Star Partners, LLC, Bloomfield Hills, Michigan, and Jordan Dorfman, Bloomfield Hills, Michigan, and Noah Dorfman, Ferndale, Michigan, as a group acting in concert, to join the Dorfman Family Control Group approved on June 16, 2005; to retain voting shares of North Star Financial*

Holdings, Inc., Bingham Farms, Michigan, and thereby indirectly retain Main Street Bank, Bingham Farms, Michigan.

Board of Governors of the Federal Reserve System, February 5, 2019.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

[FR Doc. 2019-01646 Filed 2-7-19; 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 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 will also 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.

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 March 7, 2019.

*A. Federal Reserve Bank of Richmond* (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or [Comments.applications@rich.frb.org](mailto:Comments.applications@rich.frb.org):

1. *Delmar Bancorp, Salisbury, Maryland; to acquire 100 percent of the voting shares of Virginia Partners Bank, Fredericksburg, Virginia.*

*B. Federal Reserve Bank of St. Louis* (David L. Hubbard, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent

electronically to [Comments.applications@stls.frb.org](mailto:Comments.applications@stls.frb.org):

1. *Stifel Financial Corp., St. Louis, Missouri; to retain voting shares of Stifel Trust Company, National Association, St. Louis, Missouri, upon its conversion from a non-depository trust company to a depository trust company that qualifies as a limited purpose bank.*

Board of Governors of the Federal Reserve System, February 5, 2019.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

[FR Doc. 2019-01645 Filed 2-7-19; 8:45 am]

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**FEDERAL RESERVE SYSTEM****Privacy Act of 1974; System of Records**

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

**ACTION:** Notice of a new system of records.

**SUMMARY:** Pursuant to the provisions of the Privacy Act of 1974, notice is given that the Board of Governors of the Federal Reserve System (Board) proposes the establishment of a new system of records, BGFRS-42 "FRB—General File of the Insurance Policy Advisory Committee." This system will store information relevant for the selection of individuals for membership on the Insurance Policy Advisory Commission (IPAC). The system will also store information to facilitate the Board's operations of the IPAC, including information necessary to pay IPAC members an honorarium for their service.

**DATES:** Comments must be received on or before March 11, 2019. This new system of records will become effective March 11, 2019, without further notice, unless comments dictate otherwise.

The Office of Management and Budget (OMB), which has oversight responsibility under the Privacy Act, requires a 30-day period prior to publication in the **Federal Register** in which to review the system and to provide any comments to the agency. The public is then given a 30-day period in which to comment, in accordance with 5 U.S.C. 552a(e)(4) and (11).

**ADDRESSES:** You may submit comments, identified by *BGFRS-42: FRB—General File of the Insurance Policy Advisory Committee*, by any of the following methods:

- *Agency Website:* <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

• *Email: regs.comments@federalreserve.gov.* Include SORN name and number in the subject line of the message.

• *Fax: (202) 452-3819 or (202) 452-3102.*

• *Mail: Ann E. Misback, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.*

All public comments are available from the Board's website at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, unless modified for technical reasons or to remove personally identifiable information at the commenter's request. Public comments may also be viewed electronically or in paper in Room 146, 1709 New York Avenue NW, Washington, DC 20006, between 9:00 a.m. and 5:00 p.m. on weekdays.

**FOR FURTHER INFORMATION CONTACT:** David B. Husband, Senior Attorney, (202) 530-6270, or [david.b.husband@frb.gov](mailto:david.b.husband@frb.gov); Alye S. Foster, Assistant General Counsel, or (202) 452-5289, or [alye.s.foster@frb.gov](mailto:alye.s.foster@frb.gov); Legal Division, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551. Telecommunications Device for the Deaf (TDD) users may contact (202) 263-4869.

**SUPPLEMENTARY INFORMATION:** This new system of records will aid the Board in its operation and management of the IPAC, which Congress established in section 211(b) of the Economic Growth, Regulatory Relief, and Consumer Protection Act, Public Law 115-74 (EGRRCPA). EGRRCPA established the IPAC to advise the Board on international capital standards and other insurance matters.

**SYSTEM NAME AND NUMBER**

BGFRS-42 "FRB—General File of the Insurance Policy Advisory Committee."

**SECURITY CLASSIFICATION:**

Unclassified.

**SYSTEM LOCATION:**

Records will be maintained at the Board's central offices located at: Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

**SYSTEM MANAGER(S):**

Linda Duzick, Manager, Insurance Policy Section, Division of Supervision & Regulation, Board of Governors of the Federal Reserve System, Washington, DC 20551, or 202-728-5881, or [linda.l.duzick@frb.gov](mailto:linda.l.duzick@frb.gov).

**AUTHORITY FOR MAINTENANCE OF THE SYSTEM:**

Section 211(b) of the Economic Growth, Regulatory Relief, and Consumer Protection Act (31 U.S.C. 313 note) and Section 10 of the Federal Reserve Act (12 U.S.C. 244).

**PURPOSE(S) OF THE SYSTEM:**

This system aids the Board in its operation and management of the IPAC, including the selection and appointment of members to the IPAC.

**CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:**

This system maintains information on individuals considered for membership on the IPAC and individuals selected to serve on the IPAC.

**CATEGORIES OF RECORDS IN THE SYSTEM:**

Records in the system include identifying information about individuals seeking to become IPAC members and members of the IPAC, information relating to the selection and appointment of individuals to the IPAC, and records relating to service on the IPAC. Individual information in the system includes, but is not limited to, name, work address, telephone number, email address, organization, and title. The system stores additional information including, but not limited to, the individual or IPAC member's education, work experience, and qualifications. The system will also store records relating to the management of the IPAC, such as payment information for travel or honoraria.

**RECORD SOURCE CATEGORIES:**

Information is provided by the individual or IPAC member to whom the record pertains. Board staff may also independently obtain available information regarding individuals seeking to become IPAC members.

**ROUTINE USES OF RECORDS MAINTAINED IN THE SYSTEM, INCLUDING CATEGORIES OF USERS AND PURPOSES OF SUCH USES:**

General routine uses A, B, C, D, E, F, G, I, and J apply to this system. These general routine uses are located at: <https://www.federalreserve.gov/files/SORN-page-general-routine-uses-of-board-systems-of-records.pdf> and are published in the **Federal Register** at 83 FR 43872 (August 28, 2018) at 43873-74.

**POLICIES AND PRACTICES FOR STORAGE OF RECORDS:**

Paper records in this system are stored in file folders with access limited to staff with a need-to-know. Electronic records are stored on a secure server. Records are also stored in FIRMA, the Federal Reserve's official recordkeeping system, on an annual basis.

**POLICIES AND PRACTICES FOR RETRIEVAL OF RECORDS:**

Electronic records can be retrieved by name or other identifying aspects.

**POLICIES AND PRACTICES FOR RETENTION AND DISPOSAL OF RECORDS:**

Pending establishing of an approved retention period, the records will be retained indefinitely.

**ADMINISTRATIVE, TECHNICAL, AND PHYSICAL SAFEGUARDS:**

Access to records in the system is limited to those Board staff whose official duties require it. This is accomplished through user roles, which provide differential access levels to users based on their official duties and need-to-know.

**RECORD ACCESS PROCEDURES:**

The Privacy Act allows individuals the right to access records maintained about them in a Board system of records. Your request for access must: (1) Contain a statement that it is made pursuant to the Privacy Act of 1974; (2) provide either the name of the Board system of records expected to contain the record requested or a concise description of the system of records; (3) provide the information necessary to verify your identity; and (4) provide any other information that may assist in the rapid identification of the record for which you are requesting access.

The Board handles all Privacy Act requests as both a Privacy Act request and as a Freedom of Information Act request. The Board does not charge fees to a requestor seeking to access or amend his/her Privacy Act records.

You may submit your Privacy Act request to the—Secretary of the Board, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington DC 20551.

You may also submit your Privacy Act request electronically through the Board's FOIA "Electronic Request Form" located here: <https://www.federalreserve.gov/secure/forms/efoiaform.aspx>.

**CONTESTING RECORD PROCEDURES:**

The Privacy Act allows individuals to seek amendment of information that is erroneous, irrelevant, untimely, or incomplete and is maintained in a system of records about you. To request an amendment to your record, you should clearly mark the request as a "Privacy Act Amendment Request." You have the burden of proof for demonstrating the appropriateness of the requested amendment and you must provide relevant and convincing evidence in support of your request.

Your request for amendment must: (1) Provide the name of the specific Board system of records containing the record you seek to amend; (2) identify the specific portion of the record you seek to amend; (3) describe the nature of and reasons for each requested amendment; (4) explain why you believe the record is not accurate, relevant, timely, or complete; and (5) unless you have already done so in a Privacy Act request for access, provide the necessary information to verify your identity.

**NOTIFICATION PROCEDURES:**

Same as “Access procedures” above. You may also follow this procedure in order to request an accounting of previous disclosures of records pertaining to you as provided for by 5 U.S.C. 552a(c).

**EXEMPTIONS PROMULGATED FOR THE SYSTEM:**

None.

**HISTORY:**

None.

Board of Governors of the Federal Reserve System, February 4, 2019.

**Ann Misback,**

*Secretary of the Board.*

[FR Doc. 2019-01639 Filed 2-7-19; 8:45 am]

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**FEDERAL TRADE COMMISSION**

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

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

**ACTION:** Notice.

**SUMMARY:** The information collection requirements described below will be submitted to the Office of Management and Budget (OMB) for review, as required by the Paperwork Reduction Act (PRA). The FTC seeks public comment on its proposal to extend, for three years, the current PRA clearance for information collection requirements contained in the Health Breach Notification Rule. That clearance expires on March 31, 2019.

**DATES:** Comments must be received on or before April 8, 2019.

**ADDRESSES:** Interested parties may file a comment online or on paper by following the instructions in the Request for Comments part of the **SUPPLEMENTARY INFORMATION** section below. Write “Paperwork Reduction Act: FTC File No. P072108” on your comment, and file your comment online at <https://www.regulations.gov> 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:**

Robin Wetherill, 202-326-2220, Attorney, Privacy & Identity Protection, Bureau of Consumer Protection, 600 Pennsylvania Ave. NW, Washington, DC 20580.

**SUPPLEMENTARY INFORMATION:** On

February 17, 2009, President Obama signed the American Recovery and Reinvestment Act of 2009 (the Recovery Act or the Act) into law. The Act included provisions to advance the use of health information technology and, at the same time, strengthen privacy and security protections for health information. The Act required the FTC to adopt a rule implementing the breach notification requirements applicable to vendors of personal health records, “PHR related entities,” and third-party service providers, and the Commission issued a final rule on August 25, 2009. 74 FR 42962.

The Health Breach Notification Rule (Rule), 16 CFR part 318 (OMB Control Number 3084-0150), requires vendors of personal health records and PHR related entities to provide: (1) Notice to consumers whose unsecured personally identifiable health information has been breached; and (2) notice to the Commission. Under the Rule, consumers whose information has been affected by a breach receive notice “without unreasonable delay and in no case later than 60 calendar days” after discovery of the breach. Among other information, the notices must provide consumers with steps they can take to protect themselves from harm. To notify the FTC of a breach, the Commission developed a simple, two-page form requesting minimal information and consisting mainly of check boxes, which is posted at [www.ftc.gov/healthbreach](http://www.ftc.gov/healthbreach). For breaches involving the health information of 500 or more individuals, entities must notify the Commission as soon as possible, and in any event no later than ten business days after discovering the breach. Entities may report all breaches involving the information of fewer than 500 individuals in an annual submission for the calendar year. The Commission uses entities’ notifications to compile a list of

breaches affecting 500 or more individuals that is publicly available on the FTC’s website. The list provides businesses with information about potential sources of data breaches, which is helpful to those developing data security procedures. It also provides the public with information about the extent of data breaches.

The Rule also requires third-party service providers (*i.e.*, those companies that provide services such as billing or data storage) to vendors of personal health records and PHR related entities to provide notification to such vendors and PHR related entities following the discovery of a breach. The Rule only applies to electronic health records and does not include recordkeeping requirements.

These notification requirements are subject to the provisions of the PRA, 44 U.S.C. Chapter 35. Under the PRA, federal agencies must get OMB approval for each collection of information they conduct, sponsor, or require.

“Collection of information” means 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). As required by Section 3506(c)(2)(A) of the PRA, the FTC is providing this opportunity for public comment before requesting that OMB extend the existing PRA clearance for the information collection requirements associated with the Rule.

The FTC invites comments on: (1) 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; (2) the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on those who are to respond. All comments must be received on or before April 8, 2019.

**Burden Estimates**

The PRA burden of the Rule’s requirements depends on a variety of factors, including the number of covered firms; the percentage of such firms that will experience a breach requiring further investigation and, if necessary, the sending of breach notices; and the number of consumers notified. The annual hours and cost estimates below likely overstate the burden because, among other things, they assume, though it is not necessarily so, that all covered firms experiencing breaches