

receive assistance from the Community Development Revolving Loan Fund.

**DATES:** Comments will be accepted until October 11, 2013.

**ADDRESSES:** Interested parties are invited to submit written comments to the NCUA Contact and the OMB Reviewer listed below:

*NCUA Contact:* Tracy Crews, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Fax No. 703-837-2861, Email: [OCIOFRA@ncua.gov](mailto:OCIOFRA@ncua.gov).

*OMB Contact:* Office of Management and Budget, ATTN: Desk Officer for the National Credit Union Administration, Office of Information and Regulatory Affairs, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information, a copy of the information collection request, or a copy of submitted comments should be directed to Tracy Crews at the NCUA, 1775 Duke Street, Alexandria, VA 22314-3428, or at (703) 518-6444. For additional information about low-income designations, contact Susan Ryan in the NCUA Office of Consumer Protection, Division of Consumer Access, at the above address, or at (703) 518-1140.

**SUPPLEMENTARY INFORMATION:**

**I. Abstract and Request for Comments**

NCUA is amending and reinstating the collection for 3133-0117. The collection of information requirement is for those credit unions seeking a low-income designation. A credit union's member address data are utilized for analysis in the NCUA Low-Income Designation (LID) Tool. The LID Tool is a geocoding software program which analyzes member address data. A credit union's member address data are obtained either through the NCUA examination file or a credit union sends the data as an electronic attachment to NCUA. If the member address data are obtained through the examination process and the results of the LID Tool indicate the credit union serves predominantly low-income members, the credit union is notified it is eligible for the low-income designation. The credit union then must contact NCUA to opt for the designation. If the credit union wishes to have its data reviewed other than through the examination process, it may send an electronic member address data file for analysis in the LID Tool.

If a credit union does not qualify for a low-income designation using the geocoding software (LID Tool), it may submit a statistically valid sample of member income data as evidence it qualifies for the designation. Credit

unions are permitted to draw this sample from loan files or a member survey.

The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

**II. Data**

*Title:* Designation of Low-Income Status.

*OMB Number:* 3133-0117.

*Form Number:* None.

*Type of Review:* Reinstatement, with change, of a previously approved collection.

*Description:* Credit unions that obtain a low-income designation benefit from certain statutory relief, including: Accepting nonmember deposits from any source; offering secondary capital accounts; an exemption from the aggregate loan limit for member business loans; and being eligible to receive assistance from the Community Development Revolving Loan Fund.

*Respondents:* Certain credit unions serving predominantly low-income members.

*Estimated Number of Respondents/Recordkeepers:* 265 (260 credit unions requesting the designation utilizing the LID Tool, and 5 credit unions requesting the designation utilizing the sampling method).

*Estimated Burden Hours per Response:* 15 minutes for LID Tool; 40 hours for sampling method.

*Frequency of Response:* Once, on occasion, and recordkeeping.

*Estimated Total Annual Burden Hours:* 265 hours.

*Estimated Total Annual Cost:* \$20,000.

By the National Credit Union Administration Board on August 6, 2013.

**Gerard Poliquin,**

*Secretary of the Board.*

[FR Doc. 2013-19393 Filed 8-9-13; 8:45 am]

**BILLING CODE 7535-01-P**

**NATIONAL CREDIT UNION ADMINISTRATION**

**Agency Information Collection Activities: Submission to OMB for Reinstatement, Without Change, of a Previously Approved Collection; Comment Request**

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Request for comment.

**SUMMARY:** The NCUA intends to submit the following information collection to the Office of Management and Budget (OMB) for review and clearance under the Paperwork Reduction Act of 1995 (Public Law 104-13, 44 U.S.C. Chapter 35). This information collection is published to obtain comments from the public. NCUA requires the collection of electronic funds transfer information to maintain its vendor (credit union) records to make electronic payments to credit unions when required.

**DATES:** Comments will be accepted until October 11, 2013.

**ADDRESSES:** Interested parties are invited to submit written comments to the NCUA Contact and the OMB Reviewer listed below:

*NCUA Contact:* Tracy Crews, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Fax No. 703-837-2861, Email: [OCIOFRA@ncua.gov](mailto:OCIOFRA@ncua.gov).

*OMB Contact:* Office of Management and Budget, ATTN: Desk Officer for the National Credit Union Administration, Office of Information and Regulatory Affairs, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information, a copy of the information collection request, or a copy of submitted comments should be directed to Tracy Crews at the National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314-3428, or at (703) 518-6444.

**SUPPLEMENTARY INFORMATION:**

**I. Abstract and Request for Comments**

NCUA is reinstating the collection for OMB No. 3133-0135 without amendment. NCUA will use the provided information to maintain current electronic funds transfer data for its vendor (credit union) electronic routing and transit data database to enable transmittal of funds and payments. If this information is not collected, NCUA will not be able to make payments electronically to credit unions through the Automated Clearing House (ACH) and would not be able to comply with the Debt Collection

Improvement Act of 1996. The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

## II. Data

*Title:* National Credit Union Administration Authorization Agreement for Electronic Funds Transfer (EFT) Payments.

*OMB Number:* 3133-0135.

*Form Number:* None.

*Type of Review:* Reinstatement, without change, of a previously approved collection.

*Description:* NCUA will use the provided information to maintain current electronic funds transfer data for its vendor (credit union) electronic routing and transit data database to enable transmittal of funds and payments. If this information is not collected, NCUA will not be able to make payments electronically to credit unions through the Automated Clearing House (ACH). NCUA needs this information to comply with the Debt Collection Improvement Act which has a provision concerning the use of EFT payments.

*Respondents:* All Federally Insured Credit Unions.

*Estimated Number of Annual Respondents/Recordkeepers:* 500.

*Estimated Burden Hours per Response:* 15 minutes, (¼ hr).

*Frequency of Response:* Other (one-time).

*Estimated Total Annual Burden Hours:* 125 hours.

*Estimated Total Annual Cost:* \$4,210.

By the National Credit Union Administration Board on August 6, 2013.

**Gerard Poliquin,**

*Secretary of the Board.*

[FR Doc. 2013-19399 Filed 8-9-13; 8:45 am]

**BILLING CODE 7535-01-P**

## NATIONAL CREDIT UNION ADMINISTRATION

### Agency Information Collection Activities: Submission to OMB for Reinstatement, Without Change, of a Previously Approved Collection; Comment Request

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Request for comment.

**SUMMARY:** The NCUA intends to submit the following information collection to the Office of Management and Budget (OMB) for review and clearance under the Paperwork Reduction Act of 1995 (Public Law 104-13, 44 U.S.C. Chapter 35). This information collection is published to obtain comments from the public. This request is for a "recordkeeping requirement". 12 CFR part 715 sets forth the supervisory committee's responsibility in meeting the audit and verification requirements of Section 115 of the Federal Credit Union Act, 12 U.S.C. 1761d. A supervisory committee audit is required at least once every calendar year covering the period since the last audit. Also, a bi-annual verification of members' accounts is required. The Credit Union Membership Access Act of 1998 (CUMAA) amended certain audit and financial reporting requirements of the Federal Credit Union Act. Final amendments implementing CUMAA specify the minimum annual audit a credit union is required to obtain according to its charter type and asset size, the licensing authority required of persons performing certain audits, the auditing principles which apply to certain audits, and the accounting principles which must be followed in reports filed with the NCUA Board.

**DATES:** Comments will be accepted until October 11, 2013.

**ADDRESSES:** Interested parties are invited to submit written comments to the NCUA Contact and the OMB Reviewer listed below:

*NCUA Contact:* Tracy Crews, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, Fax No. 703-837-2861, Email: [OCIOPRA@ncua.gov](mailto:OCIOPRA@ncua.gov).

*OMB Contact:* Office of Management and Budget, ATTN: Desk Officer for the National Credit Union Administration, Office of Information and Regulatory Affairs, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information, a copy of the information collection request, or a copy of submitted comments should be directed to Tracy Crews at the National Credit Union

Administration, 1775 Duke Street, Alexandria, VA 22314-3428, or at (703) 518-6444.

### SUPPLEMENTARY INFORMATION:

#### I. Abstract and request for comments

NCUA is reinstating the collection for 3133-0059. The information is collected by the credit union's supervisory committee or its designated representative, through a supervisory committee audit which is required at least once every calendar year covering the period since the last audit. The information is used by both the credit union and the NCUA to ensure thorough audit testing that the credit union's assets, liabilities, equity, income, and expenses exist, are properly valued, controlled and meet ownership, disclosure and classification requirements of sound financial reporting. A written report on the audit must be made to the board of directors and, if requested, NCUA. Working papers must be maintained and made available to NCUA. Independence requirements must be met; standards governing verifications—100 percent verification or statistical sampling—are set forth. 12 CFR part 741 makes these requirements applicable to federally insured state-chartered credit unions.

The NCUA requests that you send your comments on this collection to the location listed in the addresses section. Your comments should address: (a) The necessity of the information collection for the proper performance of NCUA, including whether the information will have practical utility; (b) the accuracy of our estimate of the burden (hours and cost) of the collection of information, including the validity of the methodology and assumptions used; (c) ways we could enhance the quality, utility, and clarity of the information to be collected; and (d) ways we could minimize the burden of the collection of the information on the respondents such as through the use of automated collection techniques or other forms of information technology. It is NCUA's policy to make all comments available to the public for review.

## II. Data

*Title:* Part 715, NCUA Rules and Regulations.

*OMB Number:* 3133-0059.

*Form Number:* None.

*Type of Review:* Reinstatement, without change, of a previously approved collection.

*Description:* The rule specifies the minimum annual audit a credit union is required to obtain according to its charter type and asset size, the licensing authority required of persons