

announces that the ceiling on allowable charges under Section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$11.50 for 2014. The Bureau is required to increase the \$8.00 amount referred to in Section 612(f)(1)(A)(i) of the FCRA on January 1 of each year, based proportionally on changes in the Consumer Price Index for All Urban Consumers (CPI-U), with fractional changes rounded to the nearest fifty cents. The CPI-U increased 45.25 percent between September 1997, the date the FCRA amendments took effect, and September 2013. This increase in the CPI-U, and the requirement that any increase be rounded to the nearest fifty cents, results in no change in the maximum allowable charge of \$11.50.

**DATES:** Effective January 1, 2014.

**FOR FURTHER INFORMATION CONTACT:** David Friend, Office of Regulations, Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552 at (202) 435-7700.

**SUPPLEMENTARY INFORMATION:** Section 612(f)(1)(A) of the Fair Credit Reporting Act (FCRA) provides that a consumer reporting agency may charge a consumer a reasonable amount for making a disclosure to the consumer pursuant to Section 609 of the FCRA.<sup>1</sup> Section 612(f)(1)(A)(i) of the FCRA provides that, where a consumer reporting agency is permitted to impose a reasonable charge on a consumer for making a disclosure to the consumer pursuant to Section 609 of the FCRA, the charge shall not exceed \$8.00 and shall be indicated to the consumer before making the disclosure. Section 612(f)(2) of the FCRA states that the Bureau shall increase the \$8.00 maximum amount on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents.

In 2011, the responsibility for performing this task was transferred from the Federal Trade Commission to the Bureau pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.<sup>2</sup> Like the Federal Trade Commission, the Bureau's calculations are based on the CPI-U, which is the most general Consumer

Price Index and covers all urban consumers and all items.

Section 211(a)(2) of the FACT Act added a new Section 612(a) to the FCRA that gives consumers the right to request free annual disclosures once every 12 months. The maximum allowable charge established by this notice does not apply to requests made under that provision. The charge does apply when a consumer who orders a file disclosure has already received a free annual disclosure and does not otherwise qualify for an additional free disclosure.

The Bureau is using the \$8.00 amount set forth in Section 612(f)(1)(A)(i) of the FCRA as the baseline for its calculation of the increase in the ceiling on reasonable charges for certain disclosures made under Section 609 of the FCRA. Since the effective date of the amended FCRA was September 30, 1997, the Bureau calculated the proportional increase in the CPI-U from September 1997 to September 2013. The Bureau then determined what modification, if any, from the original base of \$8.00 should be made effective for 2014, given the requirement that fractional changes be rounded to the nearest fifty cents.

Between September 1997 and September 2013, the CPI-U increased by 45.25 percent—from an index value of 161.2 in September 1997 to a value of 234.1 in September 2013. An increase of 45.25 percent in the \$8.00 base figure would lead to a new figure of \$11.62. However, because the statute directs that the resulting figure be rounded to the nearest \$0.50, the maximum allowable charge is \$11.50. The Bureau therefore determines that the maximum allowable charge for the year 2014 will remain unchanged at \$11.50.

Dated: December 24, 2013.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

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**BILLING CODE 4810-25-P**

## DEPARTMENT OF DEFENSE

### Office of the Secretary

#### Announcement of Competition Under the America COMPETES Act

**AGENCY:** Defense Advanced Research Projects Agency (DARPA), DoD.

**ACTION:** Notice.

**SUMMARY:** DARPA announces the Cyber Grand Challenge (CGC), a prize competition under 15 U.S.C. 3719, the America COMPETES Act. The CGC will utilize a series of competition events to

test the abilities of fully automated cyber defense systems. The CGC seeks to engender a new generation of autonomous cyber defense capabilities that combine the speed and scale of automation with reasoning abilities exceeding those of human experts.

**FOR FURTHER INFORMATION CONTACT:** All questions regarding the competition may be sent to [CyberGrandChallenge@darpa.mil](mailto:CyberGrandChallenge@darpa.mil).

**SUPPLEMENTARY INFORMATION:** DARPA recommends that all parties interested in participating in the CGC read the latest CGC Rules document posted on the CGC Web site ([www.darpa.mil/cybergrandchallenge](http://www.darpa.mil/cybergrandchallenge)) for a full description of CGC events.

*Subject of the competition.* The DoD maintains information systems using a software technology base comprised of Commercial Off The Shelf (COTS) operating systems and applications. This COTS technology base is common to the DoD, industry, and the Defense Industrial Base, and the continual discovery of potential vulnerabilities in this software base has led to a constant cycle of intrusion, compromise discovery, patch formulation, patch deployment and recovery. At the present time this defensive cycle is performed by highly trained software analysts; it is the role of these analysts to reason about the function of software, identify novel threats and remove them. Manual analysis of code and threats is an artisan process, often requiring skilled analysts to spend weeks or months analyzing a problem. The size of the technology base also contributes to the difficulty of manually discovering vulnerabilities. At the present time, automated program analysis capabilities are able to assist the work of human software analysts. In the Cyber Grand Challenge, competitors will improve and combine these semi-automated technologies into unmanned Cyber Reasoning Systems that can autonomously reason about novel program flaws, prove the existence of flaws in networked applications, and formulate effective defenses. The performance of these automated systems will be evaluated through head-to-head tournament style competition. The CGC will draw widespread attention to the technology issues associated with autonomous software comprehension and motivate entrants to overcome technical challenges to realize truly effective autonomous cyber defense. This competition will challenge the most capable and innovative companies, institutions, and entrepreneurs to produce breakthroughs in capability and performance. Eligible parties may enter

<sup>1</sup> This provision, originally Section 612(a), was added to the FCRA in September 1996 and became effective in September 1997. It was relabeled Section 612(f) by Section 211(a)(1) of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act), Public Law 108-159, which was signed into law on December 4, 2003.

<sup>2</sup> Public Law 111-203, Title X, Section 1088.

the CGC on the Proposal Track through receiving an award under DARPA's CGC Automated Cyber Reasoning Broad Agency Announcement, or through open entry on the Open Track.

*Eligibility for Competition*

*Participation.* To be eligible to participate in the CGC, an individual or entity shall have—

(1) registered to participate in the competition in accordance with the CGC Rules document published at [www.darpa.mil/cybergrandchallenge](http://www.darpa.mil/cybergrandchallenge); and

(2) complied with all the requirements outlined in the CGC Rules document published at [www.darpa.mil/cybergrandchallenge](http://www.darpa.mil/cybergrandchallenge).

*Competition Registration.* There is no fee for entry. Application materials are available on the Cyber Grand Challenge Web site ([www.darpa.mil/cybergrandchallenge](http://www.darpa.mil/cybergrandchallenge)) and must be submitted in accordance with the instructions outlined in the CGC Rules. The application procedure is a two-step process consisting of an initial application and an extended application. Application materials received after the deadlines specified on the CGC Web site will be disposed of in a secure manner. Application materials will not be returned. Incomplete applications will not be accepted.

*Winner Selection.* Scoring at Cyber Grand Challenge events will reflect successful cyber reasoning. Based on finalized scoring at the CGC Qualifying Event (CQE), DARPA will issue invitations to finalists. Open Track teams invited to the CGC Final Event (CFE) will receive a cash prize. Based on finalized scoring at the CFE, DARPA will determine 1st, 2nd, and 3rd place winners to receive prizes.

*Prize Amounts.* DARPA anticipates prizes in the following amounts:

- CQE: \$750,000
- CFE: 1st place: \$2,000,000; 2nd place: \$1,000,000; 3rd place: \$750,000

Dated: December 23, 2013.

**Aaron Siegel,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

[FR Doc. 2013-31072 Filed 12-27-13; 8:45 am]

**BILLING CODE 5001-06-P**

## DEPARTMENT OF DEFENSE

[Docket ID DoD-2013-OS-0235]

### Privacy Act of 1974; System of Records

**AGENCY:** Office of the Secretary of Defense, DoD.

**ACTION:** Notice to alter a System of Records.

**SUMMARY:** The Defense Finance and Accounting Service proposes to alter a system of records, T7205, General Accounting and Finance System—Report Database for Financial Statements, in its inventory of record systems subject to the Privacy Act of 1974 (5 U.S.C. 552a), as amended. This system will enable the United States Air Force, Defense Security Service, and the National Geospatial-Intelligence Agency (NGA) to produce transaction-driven financial statements in support of Defense Finance and Accounting Service financial mission.

**DATES:** This proposed action will be effective on January 30, 2014 unless comments are received which result in a contrary determination. Comments will be accepted on or before January 29, 2014.

**ADDRESSES:** You may submit comments, identified by docket number and title, by any of the following methods:

\* *Federal Rulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

\* *Mail:* Federal Docket Management System Office, 4800 Mark Center Drive, East Tower, 2nd Floor, Suite 02G09, Alexandria, VA 22350-3100.

*Instructions:* All submissions received must include the agency name and docket number for this **Federal Register** document. The general policy for comments and other submissions from members of the public is to make these submissions available for public viewing on the Internet at <http://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

**FOR FURTHER INFORMATION CONTACT:** Mr. Gregory L. Outlaw, Defense Finance and Accounting Service, Freedom of Information/Privacy Act Program Manager, Corporate Communications, DFAS-HKC/IN, 8899 E. 56th Street, Indianapolis, IN 46249-0150 or at (317) 212-4591.

**SUPPLEMENTARY INFORMATION:** The Defense Finance and Accounting Service notices for systems of records subject to the Privacy Act of 1974 (5 U.S.C. 552a), as amended, have been published in the **Federal Register** and are available from the address in **FOR FURTHER INFORMATION CONTACT** or from the Defense Privacy and Civil Liberties Office Web site at <http://dpclo.defense.gov/privacy/SORNs/component/dfas/index.html>.

The proposed system report, as required by 5 U.S.C. 552a(r) of the Privacy Act of 1974, as amended, was submitted on June 21, 2013, to the House Committee on Oversight and

Government Reform, the Senate Committee on Governmental Affairs, and the Office of Management and Budget (OMB) pursuant to paragraph 4c of Appendix I to OMB Circular No. A-130, "Federal Agency Responsibilities for Maintaining Records About Individuals," dated February 8, 1996 (February 20, 1996, 61 FR 6427).

Dated: December 23, 2013.

**Aaron Siegel,**

*Alternate OSD Federal Register Liaison Officer, Department of Defense.*

### T7205

#### SYSTEM NAME:

General Accounting and Finance System, Report Database for Financial Statements (June 13, 2007, 72 FR 32630)

#### CHANGES:

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Categories of individuals covered by the system: Delete entry and replace with "Defense Finance and Accounting Service employees, United States Air Force (active duty, reserve, and guard members), Department of Defense civilian employees for the Defense Security Service, and the National Geospatial-Intelligence Agency."

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#### AUTHORITY FOR MAINTENANCE OF THE SYSTEM:

Delete entry and replace with "5 U.S.C. 301, Department of Defense Financial Management Regulation (DoDFMR) 7000.14-R, Vol. 4, Defense Finance and Accounting Service; 31 U.S.C. 3512, Executive agency accounting and other financial management reports and plans; 31 U.S.C. 3513, Financial reporting and accounting system; and E.O. 9397 (SSN), as amended."

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#### SYSTEM MANAGER(S) AND ADDRESS:

Delete entry and replace with "Defense Finance and Accounting Service-Columbus, I&T, System Manager, Cash, General Funds and Miscellaneous Division, 3990 E Broad Street, Columbus, OH 43213-1152."

#### NOTIFICATION PROCEDURE:

Delete entry and replace with "Individuals seeking to determine whether information about themselves is contained in this record system should address written inquiries to the Defense Finance and Accounting Service, Freedom of Information/Privacy Act Program Manager, Corporate Communications, DFAS-ZCF/IN, 8899 E. 56th Street, Indianapolis, IN 46249-0150.

Requests should contain individual's full name, SSN for verification, current