

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB–2022–0040]

Request for Information Regarding Relationship Banking and Customer Service**AGENCY:** Bureau of Consumer Financial Protection.**ACTION:** Notice; request for information; extension of comment period.

SUMMARY: On June 14, 2022, the Consumer Financial Protection Bureau (Bureau or CFPB) requested information from the public regarding relationship banking and how consumers can assert the right to obtain timely responses to requests for information about their accounts from banks and credit unions with more than \$10 billion in assets, as well as from their affiliates. The request for comment was published in the *Federal Register* on June 21, 2022, in a document titled, “Request for Information Regarding Relationship Banking and Customer Service.” The Bureau has determined that a 30-day extension of the comment period until August 22, 2022, is appropriate.

DATES: The end of the comment period for the document titled, “Request for Information Regarding Relationship Banking and Customer Service,” published on June 21, 2022 (87 FR 36828), is extended from July 21, 2022, until August 22, 2022.

ADDRESSES: You may submit comments, identified by Docket No. CFPB–2022–0040, by any of the following methods:

- *Federal eRulemaking Portal:* <https://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* RelationshipBankingAndCustomerService@cfpb.gov. Include Docket No. CFPB–2022–0040 in the subject line of the message.

- *Mail/Hand Delivery/Courier:* Comment Intake—Relationship Banking, Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552. Please note that due to circumstances associated with the COVID–19 pandemic, the CFPB discourages the submission of comments by hand delivery, mail, or courier.

Instructions: The CFPB encourages the early submission of comments. All submissions should include document title and docket number. Because paper mail in the Washington, DC area and at the CFPB is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <https://>

www.regulations.gov. In addition, once the CFPB’s headquarters reopens, comments will be available for public inspection and copying at 1700 G Street NW, Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. At that time, you can make an appointment to inspect the documents by telephoning 202–435–7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Proprietary information or sensitive personal information, such as account numbers or Social Security numbers, or names of other individuals, should not be included. Comments will not be edited to remove any identifying or contact information.

FOR FURTHER INFORMATION CONTACT: Leslie Parrish, Deputy Assistant Director, Consumer Credit, Payments, and Deposits Markets, or Ted Wegner, Policy Analyst, Office of Consumer Education, at 202–435–7700. If you require this document in an alternative electronic format, please contact CFPB_Accessibility@cfpb.gov.

SUPPLEMENTARY INFORMATION: On June 14, 2022, the Bureau issued a Request for Information seeking information from the public on what customer service obstacles consumers face in the banking market, and specifically, what information would be helpful for consumers to obtain from depository institutions pursuant to section 1034(c) of the CFPA.¹ Under section 1034(c) of the Consumer Financial Protection Act (CFPA), consumers have a legal right to obtain information from the approximately 175 largest banks and credit unions in the country with more than \$10 billion in assets, as well as from their affiliates. Through this statutory authority, consumers are able to gain valuable insight into their accounts by requesting certain account information from their depository institution. Allowing an additional comment period will provide additional opportunity for the public to prepare comments related to this inquiry. Therefore, the Bureau is extending the comment period for this request until August 22, 2022.

Dani Zylberberg,

*Counsel and Federal Register Liaison,
Consumer Financial Protection Bureau.*

[FR Doc. 2022–15243 Filed 7–19–22; 8:45 am]

BILLING CODE 4810–AM–P

¹ See 87 FR 36828 (June 21, 2022).

DEPARTMENT OF DEFENSE**Office of the Secretary****Notice of Virtual Listening Session****AGENCY:** Department of Defense (DoD).**ACTION:** Notice; announcement of virtual listening session.

SUMMARY: The Department of Defense Internal Review Team on Racial Disparities in the Investigative and Military Justice Systems will host a virtual listening session on July 27, 2022. The purpose of this session is to receive oral feedback from a variety of groups on topics of general interest to the Internal Review Team. Target respondent groups include: (1) racial affinity groups with an interest in criminal justice, law enforcement, or racial equity in the military; (2) professional organizations representing criminal justice or law enforcement personnel, advocacy groups focused on the military justice system, and organizations focused on issues relating to race, justice, and the law; (3) members of Congress and staff of the Committees on Armed Services of the Senate and the House of Representatives, and interested House Caucuses; (4) components of other Federal agencies, Congressionally-chartered organizations, and Federally Funded Research and Development Centers; and (5) “think tanks” and members of academia with significant experience in issues at the intersection of race and policing, criminal justice, or the military justice system. Groups and other interested members of the public may also attend the virtual listening session on a “view/listen only” basis. Groups and interested members of the public are also invited to submit written feedback, including related data and research. For more information on this event see the **SUPPLEMENTARY INFORMATION** section of this announcement.

DATES: The Internal Review Team on Racial Disparities in the Investigative and Military Justice Systems will host a virtual listening session on July 27, 2022. The virtual listening session will be conducted via live webcast and will be open to participation by a variety of groups interested in providing oral feedback. In addition, groups and interested members of the public may participate in all or part of the virtual listening session in a “view/listen only” mode. The session will start at 10:00 a.m. eastern time (ET) and will end no later than 2:00 p.m. ET. Virtual check-in for the event will begin at 9:00 a.m. ET. The deadline for groups to register

to provide oral feedback during the session is 12:00 p.m. ET on July 20, 2022. The deadline for groups and interested members of the public to register to participate in a “view/listen only” mode is 12:00 p.m. ET on July 22, 2022. The deadline for groups and interested members of the public to submit written feedback for consideration by the Internal Review Team is 12:00 p.m. ET on July 22, 2022; written feedback received after the deadline will not be reviewed. Instructions on registration and the submission of oral and written feedback are set forth in the **SUPPLEMENTARY INFORMATION** section of this announcement.

ADDRESSES: The virtual listening session can be accessed via the internet and/or telephone. Access information and codes will be provided to those groups and interested members of the public who register for the event. The total number of participants in the virtual listening session will be limited to the maximum allowed by the live webinar platform.

FOR FURTHER INFORMATION CONTACT: Ms. Katrina Logan, IRT Executive Secretary, at (703) 839-5173 (this is not a toll free number) or katrina.l.logan4.civ@mail.mil.

SUPPLEMENTARY INFORMATION:

I. Background

In May 2019, the Government Accountability Office (GAO) issued its report, *DoD and the Coast Guard Need to Improve their Capabilities to Assess Racial and Gender Disparities* (GAO-19-344). GAO analyzed all offenses under the Uniform Code of Military Justice and found that Black and Hispanic servicemembers were more likely than white servicemembers to be the subjects of investigations in all of the Military Services and were more likely to be tried by court-martial in the Army, Navy, Marine Corps, and Air Force. GAO recommended that the Secretary of Defense take steps to identify and address the causes of disparities in these systems.

On May 3, 2022, the Deputy Secretary of Defense directed the establishment of the Internal Review Team on Racial Disparities in the Investigative and Military Justice Systems to provide actionable recommendations the Department can implement to improve strategies, programs, policies, processes, and resources to address racial disparities in the investigative and military justice systems. The Internal Review Team comprises military General Officers and members of the Department of Defense Senior Executive

Service who, with the support of subject matter experts, will focus their full-time efforts on this review. The Internal Review Team began its work on June 1, 2022, and is charged to provide its findings and recommendations to the Deputy Secretary not later than August 24, 2022.

II. Oral and Written Feedback Requested

The Internal Review Team will host a virtual listening session to obtain oral feedback from a variety of groups on topics of general interest to the Internal Review Team. Target respondent groups include: (1) racial affinity groups with an interest in criminal justice, law enforcement, or racial equity in the military; (2) professional organizations representing criminal justice or law enforcement personnel, advocacy groups focused on the military justice system, and organizations focused on issues relating to race, justice, and the law; (3) members of Congress and staff of the Committees on Armed Services of the Senate and the House of Representatives, and interested House Caucuses; (4) components of other Federal agencies, Congressionally-chartered organizations, and Federally Funded Research and Development Centers; and (5) “think tanks” and members of academia with significant experience in issues at the intersection of race and policing, criminal justice, or the military justice system. Groups and other interested members of the public may also participate in the virtual listening session on a “view/listen only” basis. Regardless of participation in the virtual listening session, groups and interested members of the public are invited to submit written feedback, including data and research. The Internal Review Team intends to consider feedback received prior to and during the session to inform its findings and recommendations to the Deputy Secretary of Defense.

III. Instructions for Registration and Participation in the Virtual Listening Session

Recording: The virtual listening session will be recorded and a copy maintained in the records of the Internal Review Team.

Oral Feedback: Groups that wish to provide oral feedback during the virtual listening session must register to do so not later than 12:00 p.m. ET, on July 20, 2022.

To register to provide oral feedback, groups must send an email to the Internal Review Team electronic “drop box” at doddparities@mnbddefense.com. The registration email

must include: (1) the sender’s name and the name of the group the sender represents; (2) a statement that the group wishes to provide oral feedback during the virtual listening session; and (3) a valid email address to which the Internal Review Team can send additional administrative information, including virtual listening session access codes. The virtual listening session will be conducted informally. Each group that has registered to provide oral feedback should be represented during the virtual listening session by no more than two persons. There will be no opportunity for audio-visual presentations during the session. A group’s oral feedback will be limited to 10 minutes per group (regardless of the number of people representing the group). To enable the participation of as many groups as possible, these time limits will be strictly enforced. At the expiration of the 10 minutes allotted for each group, the group will be expected to cede the floor to the next presenter, and may be “cut off” by the session administrator, if required. Groups will be scheduled to provide oral feedback in the order in which their completed registration email (including all required information) was received in the IRT electronic “drop box” at doddparities@mnbddefense.com. Each registered group will be invited to provide feedback, in the prescribed order, until the four hours allotted for the virtual listening session expires. Not later than 12:00 p.m. ET on July 25, 2022, registered groups will be informed of the order in which each will present during the virtual listening session. At the expiration of the four-hour session, no further oral feedback will be accepted from any group, even if properly registered. Groups registering to provide oral feedback are also welcomed to provide written copies of their expected remarks, but any written material must be received by 12:00 p.m. ET on July 22, 2022. Participating members of the Internal Review Team will be in a “listening and learning” posture during the virtual session, but may ask a participating group to clarify or expand on its presentation. Due to the deliberative nature of the Internal Review Team’s work, members of the Team are unable to discuss their thoughts, plans, or intentions for specific recommendations that will ultimately be made to the Deputy Secretary of Defense.

“View/Listen Only” Registration: The deadline for groups and interested members of the public to register to participate in the virtual listening session in a “view/listen only” mode is

12:00 p.m. ET, on July 22, 2022. To register for the “view/listen only” option, groups and interested members of the public must send an email to the Internal Review Team electronic “drop box” at doddisparities@mnbdefense.com. The email must include: (1) the statement, “We are/I am registering for the ‘view/listen only’ option”; and (2) a valid email address to which the Internal Review Team can send any additional administrative information, including session access codes. “View/Listen Only” participants will not be able to present, ask questions, or provide commentary orally or through written means during the virtual listening session; their microphones/phones/audio lines will be muted, and no chat function will be available.

Written Feedback: Regardless of participation in the virtual listening session, groups and interested members of the public are invited to submit written feedback to the Internal Review Team, including data and research. The deadline for submission of written feedback for consideration by the Team is 12:00 p.m. ET, on July 22, 2022. Written feedback received after the deadline will not be reviewed. Written feedback must be submitted via email to the Internal Review Team electronic “drop box” at doddisparities@mnbdefense.com. Written feedback may include attachments and should include a cover sheet referencing the total number of pages of written feedback submitted and the date and page number of this issue of the **Federal Register**.

General Instructions for Oral and Written Feedback: Groups and interested members of the public are encouraged to provide oral and/or written feedback (as indicated above) in regard to some or all of the four topics of general interest to the Internal Review Team set forth below, but may provide other relevant feedback for consideration. Both oral and written feedback may be structured as the submitter sees fit. Oral or written feedback should *not* include: (1) proprietary or copyrighted information or (2) personally identifiable information beyond that minimally necessary for self-identification (e.g., name of individual and title within organization, if applicable).

Virtual Accommodations: If you are a group that will provide oral feedback during the virtual session or a group or any interested member of the public who will participate in “view/listen only” mode and require a reasonable accommodation, please make requests for sign language interpretation or other

reasonable accommodation in advance, by including your request in the registration email sent to the Internal Review Team electronic “drop box” at doddisparities@mnbdefense.com, not later than 12:00 p.m. on July 22, 2022. Decisions regarding reasonable accommodation requests will be made on a case-by-case basis.

Cancellation: Should it be necessary to cancel the virtual listening session due to technical issues, an emergency, or for other reasons, the Internal Review Team will take available measures to notify registered groups and persons.

IV. Topics of General Interest to the Internal Review Team

(1) The root causes of racial disparities in the investigative and military justice systems of the Department of Defense.

(2) In considering actions to address the root causes of racial disparities in the DoD investigative and military justice systems, the specific actions that would have the most significant effects in the short term and specific actions that will require the Department’s long-term engagement and commitment.

(3) Performance factors or metrics the DoD could apply to measure progress in mitigating or eliminating racial disparities in its investigative and military justice systems.

(4) Best practices for addressing racial disparities in other contexts that should be considered to address racial disparities in the investigative and military justice systems of the Department of Defense.

Dated: July 15, 2022.

Aaron T. Siegel,

Alternate OSD Federal Register Liaison Officer, Department of Defense.

[FR Doc. 2022-15486 Filed 7-19-22; 8:45 am]

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DEPARTMENT OF DEFENSE

Office of the Secretary

[Docket ID: DoD-2022-OS-0081]

Privacy Act of 1974; System of Records

AGENCY: DoD Office of Inspector General (DoD OIG), Department of Defense (DoD).

ACTION: Notice of a new system of records.

SUMMARY: In accordance with the Privacy Act of 1974, the DoD is establishing a new system of records titled, “OIG Data Analytics Platform, CIG-30.” This system of records covers the DoD OIG collection and

maintenance of records necessary in order to fulfill the responsibilities of the Inspector General Act of 1978, as amended. The DoD OIG will use this system of records to develop data models and analytical assessments that will assist with the performance of audits, evaluations, investigations, and reviews in order to identify fraud, waste, and abuse relating to the programs and operations of the DoD. Additionally, DoD is issuing a Notice of Proposed Rulemaking, which proposes to exempt this system of records from certain provisions of the Privacy Act, elsewhere in today’s issue of the **Federal Register**.

DATES: This system of records is effective upon publication; however, comments on the Routine Uses will be accepted on or before August 19, 2022. The Routine Uses are effective at the close of the comment period.

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

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

* **Mail:** Department of Defense, Office of the Assistant to the Secretary of Defense for Privacy, Civil Liberties, and Transparency, Regulatory Directorate, 4800 Mark Center Drive, Attn: Mailbox 24, Suite 08D09, Alexandria, VA 22350-1700.

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 <https://www.regulations.gov> as they are received without change, including any personal identifiers or contact information.

FOR FURTHER INFORMATION CONTACT:

Anna Rivera, DoD OIG, FOIA, Privacy and Civil Liberties Office, 4800 Mark Center Drive, Alexandria, VA 22350; email: privacy@dodig.mil, (703) 699-5680.

SUPPLEMENTARY INFORMATION:

I. Background

The DoD OIG is establishing the OIG Data Analytics Platform, CIG-30 as a Privacy Act system of records. The DoD OIG Data Analytics Team (DAT) will use this system of records to develop data models and analyses in order to identify fraud, waste and abuse, and programmatic problems and deficiencies. This system of records will allow the DoD OIG DAT to identify correlations between existing DoD data