

aggregated data reidentified or disaggregated?

11. Can people reasonably avoid adverse consequences resulting from data collection across different contexts (e.g., cross-device tracking, re-identification, mobile fingerprint matching)?

12. Which specific entities and types of entities purchase data from data brokers? How do these entities use the purchased data?

a. What specific uses concern marketing, decisioning, fraud detection, or servicing related to consumer financial products and services?

b. What, if any, restrictions do data brokers impose on the use of such data?

13. What data broker practices cause harms to people? What are those harms and types of harms?

a. Are there certain special populations that are more likely to experience harms? If so, which special populations and why?

b. Are data brokers selling, reselling, or licensing information about particular groups, including certain protected classes? If so, what are examples of this behavior?

c. What harms do people experience if they are unable to remove their information from data broker repositories?

14. What data broker practices provide benefits to people? What are those benefits?

15. What actions can people take to gain knowledge or control over data, or correct data that is collected, aggregated, sold, resold, licensed, or otherwise shared about them?

16. How can and does the activity of data brokers and their clients impact consumers beyond those whose data were collected or used by that data broker? How, if at all, can consumers reasonably avoid being targeted or influenced based on the activities of data brokers and their clients, even if they are able to avoid or opt-out of having their own data collected?

17. What information do State-level data broker registries provide? How is this information made available and used? Are State-level data broker registries adequate to prevent harm? How could they be improved?

18. What controls do data brokers implement in order to protect people's data and safeguard the privacy and security of the public? Are these controls adequate?

a. What controls exist related to who can purchase or obtain information from data brokers?

b. Are these controls adequate?

19. What controls do data brokers implement to ensure the quality and accuracy of data they have collected?

a. What controls exist related to ensuring the quality and accuracy of public records data, including court records?

b. Are these controls adequate?

20. How have data broker practices evolved due to new technological developments, including machine learning or other advanced computational methods?

21. Are there companies or other entities that help consumers understand and manage their relationship to, and rights with respect to, data brokers? If not, why not? What factors could further help such consumer-assisting companies and entities?

22. How might the CFPB use its supervision, enforcement, research, rulemaking, or consumer complaint functions with respect to data brokers and related harms?

#### *Individual Inquiries*

1. Have you experienced data broker harms, including financial harms? What are those harms?

2. Have you experienced data broker benefits? What are those benefits?

3. Are you able to detect whether harms or benefits are tied to a specific data broker? Are existing methods of detection adequate?

4. Have you ever attempted to remove your data from a specific data broker's repository for privacy purposes? If so, a. Describe your experience engaging with the data broker in question.

b. What steps were you required to take to request the removal of your data? Did you face any hurdles in filing the data removal request? Did the data broker honor your request?

c. Was your information removed immediately, and if not, how long did the removal take?

d. Were you asked to share additional information with the data broker to have your data removed?

e. Were you charged a fee by the data broker to have your data removed?

f. Did you spend money on another service to help you get your data removed? Was it helpful?

g. If your data removal request was successful, did you receive advertising to remove your data from other sites?

h. When you found your information on data broker websites, how did that make you feel?

5. Have you ever attempted to view or inspect the data maintained about you? If so, describe your experience.

a. What steps were you required to take to view or inspect your data?

b. Did you face any hurdles in filing the request to view or inspect your data?

c. Did the data broker honor your request?

6. Have you ever attempted to correct your data? If so, describe your experience.

a. What steps were you required to take to request correcting your data?

b. Did you face any hurdles in filing the data correction request?

c. Did the data broker honor your request?

7. Have you taken any other steps to protect your privacy or security as a result of data broker harms? Were these steps adequate?

**Rohit Chopra,**

*Director, Consumer Financial Protection Bureau.*

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**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2023-0022]

### **Agency Information Collection Activities: Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (Bureau or CFPB) requests the extension of the Office of Management and Budget's (OMB's) approval of an existing information collection titled "Truth in Lending Act (Regulation Z)" approved under OMB Number 3170-0015.

**DATES:** Written comments are encouraged and must be received on or before April 20, 2023 to be assured of consideration.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at (202) 435-7278, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format,

please contact *CFPB\_Accessibility@cfpb.gov*. Please do not submit comments to these email boxes.

**SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Truth in Lending Act (Regulation Z).

*OMB Control Number:* 3170–0015.

*Type of Review:* Extension without change of a currently approved collection.

*Affected Public:* Private sector: businesses or other for-profits; not-for-profits institutions.

*Estimated Number of Respondents:* 17,215.

*Estimated Total Annual Burden Hours:* 1,345,102.

*Abstract:* The Truth in Lending Act (TILA), 15 U.S.C. 1601 *et seq.*, was enacted to foster comparison credit shopping and informed credit decision making by requiring accurate disclosure of the costs and terms of credit to consumers and to protect consumers against inaccurate and unfair credit billing practices. Creditors are subject to disclosure and other requirements that apply to open-end credit (e.g., revolving credit or credit lines) and closed-end credit (e.g., installment financing). TILA imposes disclosure requirements on all types of creditors in connection with consumer credit, including mortgage companies, finance companies, retailers, and credit card issuers, to ensure that consumers are fully apprised of the terms of financing prior to consummation of the transaction and, as applicable, during the loan term.

*Request for Comments:* The Bureau published a 60-day **Federal Register** notice on January 11, 2023 (88 FR 1566) under Docket Number: CFPB–2023–0003. The Bureau is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be reviewed by OMB as part of its review of this request. All

comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2023–05757 Filed 3–20–23; 8:45 am]

**BILLING CODE 4810–AM–P**

**CORPORATION FOR NATIONAL AND COMMUNITY SERVICE**

**Agency Information Collection Activities; Submission to the Office of Management and Budget for Review and Approval; Comment Request; Generic Information Collection Request for Qualitative Feedback on Agency Service Delivery**

**AGENCY:** Corporation for National and Community Service.

**ACTION:** Notice of Information Collection; request for comment.

**SUMMARY:** The Corporation for National and Community Service, operating as AmeriCorps, has submitted an information collection request entitled Generic Information Collection Request for Qualitative Feedback on Agency Service Delivery for review and approval in accordance with the Paperwork Reduction Act.

**DATES:** Written comments must be submitted to the individual and office listed in the **ADDRESSES** section by April 20, 2023.

**ADDRESSES:** Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

**FOR FURTHER INFORMATION CONTACT:**

Copies of this ICR, with applicable supporting documentation, may be obtained by calling AmeriCorps, Amy Borgstrom, at (202) 422–2781 or by email to [aborgstrom@cns.gov](mailto:aborgstrom@cns.gov).

**SUPPLEMENTARY INFORMATION:** The OMB is particularly interested in comments which:

- Evaluate whether the proposed collection of information is necessary for the proper performance of the functions of CNCS, including whether the information will have practical utility;
- Evaluate the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions;

- Propose ways to enhance the quality, utility, and clarity of the information to be collected; and
- Propose ways to minimize the burden of the collection of information on those who are to respond, including through the use of appropriate automated, electronic, mechanical, or other technological collection techniques or other forms of information technology.

**Comments**

A 60-day Notice requesting public comment was published in the **Federal Register** on January 10, 2023 at 88 FR 1367. This comment period ended March 13, 2023. No public comments were received from this Notice.

*Title of Collection:* Generic Information Collection Request for Qualitative Feedback on Agency Service Delivery.

*OMB Control Number:* 3045–0137.  
*Type of Review:* Renewal.

*Respondents/Affected Public:* Individuals and Households.

*Total Estimated Number of Annual Responses:* 10,000.

*Total Estimated Number of Annual Burden Hours:* 16,667.

*Abstract:* This collection was developed as part of a Federal government-wide effort to streamline the process for seeking feedback from the public on agency service delivery. AmeriCorps seeks to renew the current information collection without revisions. The information collection will be used in the same manner as the existing application. AmeriCorps also seeks to continue using the current application until the revised application is approved by OMB. The current application expired on February 28, 2023.

**Amy Borgstrom,**

*Associate Director of Policy.*

[FR Doc. 2023–05663 Filed 3–20–23; 8:45 am]

**BILLING CODE 6050–28–P**

**DEPARTMENT OF DEFENSE**

**Office of the Secretary**

[Docket ID DoD–2022–OS–0104]

**Submission for OMB Review; Comment Request**

**AGENCY:** Office of the Under Secretary of Defense for Personnel and Readiness (OUSD(P&R)), Department of Defense (DoD).

**ACTION:** 30-Day information collection notice.

**SUMMARY:** The DoD has submitted to the Office of Management and Budget