

increase of renewals of the nationwide licensees. The recordkeeping, reporting, and third-party disclosure requirements will be used by the Commission to verify licensee compliance with the Commission rules and regulations, and to ensure that licensees continue to fulfill their statutory responsibilities in accordance with the Communications Act of 1934. The Commission's rules promote the private sector development and use of 71–76 GHz, 81–86 GHz, and 92–95 GHz bands (70/80/90 GHz bands). Such information has been used in the past and will continue to be used to minimize interference, verify that applicants are legally and technically qualified to hold license, and to determine compliance with Commission rules.

Federal Communications Commission.

**Marlene Dortch,**

*Secretary, Office of the Secretary.*

[FR Doc. 2023–22942 Filed 10–17–23; 8:45 am]

**BILLING CODE 6712–01–P**

## FEDERAL RESERVE SYSTEM

### Sunshine Act Meetings

**AGENCY HOLDING THE MEETING:** Board of Governors of the Federal Reserve System.

**TIME AND DATE:** 9:30 a.m. on Tuesday, October 24, 2023.

**PLACE:** Martin Federal Reserve Board Building, C Street entrance between 20th and 21st Streets NW, Washington, DC 20551.

**STATUS:** Open.

On the day of the meeting, you will be able to view the meeting via webcast from a link available on the Board's website. You do not need to register to view the webcast of the meeting. A link to the meeting documentation will also be available approximately 20 minutes before the start of the meeting. Both links may be accessed from the Board's website at [www.federalreserve.gov](http://www.federalreserve.gov).

If you plan to attend the open meeting in person, we ask that you notify us in advance and provide your name, date of birth, and social security number (SSN) or passport number. You may provide this information by calling 202–452–2474 or you may register online at [www.federalreserve.gov](http://www.federalreserve.gov). You may pre-register until close of business on October 23, 2023. You also will be asked to provide identifying information, including a photo ID, before being admitted to the Board meeting. The Public Affairs Office must approve the use of cameras; please email [media@frb.gov](mailto:media@frb.gov) for further information. If you need an accommodation for a disability,

please contact Penelope Beattie on 202–452–3982. For users of telephone systems via text telephone (TTY) or any TTY-based Telecommunications Relay Services (TRS), please call 202–263–4869 or dial 7–1–1 from any telephone, anywhere in the United States.

**Privacy Act Notice:** The information you provide will be used to assist us in prescreening you to ensure the security of the Board's premises and personnel. In order to do this, we may disclose your information consistent with the routine uses listed in the Privacy Act Notice for BGFRS–32, including to appropriate Federal, State, local, or foreign agencies where disclosure is reasonably necessary to determine whether you pose a security risk or where the security or confidentiality of your information has been compromised. We are authorized to collect your information by 12 U.S.C. 243 and 248, and Executive Order 9397. In accordance with Executive Order 9397, we collect your SSN so that we can keep accurate records, because other people may have the same name and birth date. In addition, we use your SSN when we make requests for information about you from law enforcement and other regulatory agency databases. Furnishing the information requested is voluntary; however, your failure to provide any of the information requested may result in disapproval of your request for access to the Board's premises. You may be subject to a fine or imprisonment under 18 U.S.C. 1001 for any false statements you make in your request to enter the Board's premises.

#### MATTERS TO BE CONSIDERED:

##### Discussion Agenda

##### 1. Final Rule To Revise the Regulation Implementing the Community Reinvestment Act

**Notes:** 1. For those attending in person, the staff memo will be available to attendees on the day of the meeting in paper. Meeting documentation will be available on the Board's website about 20 minutes before the start of the meeting.

2. This meeting will be recorded for the benefit of those unable to attend. The webcast recording and a transcript of the meeting will be available after the meeting on the Board's website <http://www.federalreserve.gov/aboutthefed/boardmeetings/>.

**FOR QUESTIONS PLEASE CONTACT:** Public Affairs Office at [media@frb.gov](mailto:media@frb.gov).

**SUPPLEMENTARY INFORMATION:** You may access the Board's website at [www.federalreserve.gov](http://www.federalreserve.gov) for an electronic announcement. (The website also

includes procedural and other information about the open meeting.)

Dated: October 13, 2023.

**Ann E. Misback,**

*Secretary of the Board.*

[FR Doc. 2023–22992 Filed 10–17–23; 8:45 am]

**BILLING CODE 6210–01–P**

## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Proposed Collection; Comment Request; Extension

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Federal Trade Commission (FTC or Commission) is seeking public comment on its proposal to extend for an additional three years the Office of Management and Budget clearance for information collection requirements in the Privacy of Consumer Financial Information Rule (Privacy Rule or Rule). This clearance expires on January 31, 2024.

**DATES:** Comments must be filed by December 18, 2023.

**ADDRESSES:** Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write "Privacy Rule, PRA Comment, P085405," 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.

**FOR FURTHER INFORMATION CONTACT:** Jennifer Rimm, Attorney, Division of Privacy and Identity Protection, Bureau of Consumer Protection, Federal Trade Commission, (202) 326–2277, [jrimm@ftc.gov](mailto:jrimm@ftc.gov).

#### SUPPLEMENTARY INFORMATION:

**Title of Collection:** Privacy of Consumer Financial Information (Gramm-Leach-Bliley Act Privacy Rule), 16 CFR part 313.

**OMB Control Number:** 3084–0121.

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

**Affected Public:** Private Sector: Businesses and other for-profit entities.

**Estimated Annual Burden Hours:** 1,454,850.

*Estimated Annual Labor Costs:*  
\$35,820,366.

*Abstract:* The Privacy Rule is designed to ensure that customers and consumers, subject to certain exceptions, will have access to the privacy policies of the covered financial institutions with which they conduct business—namely, motor vehicle dealers that do not routinely extend credit to consumers directly without assigning the credit to unaffiliated third parties (hereafter, “motor vehicle dealers”). As mandated by the Gramm-Leach-Bliley Act (“GLBA”), 15 U.S.C. 6801–6809, the Rule requires motor vehicle dealers to disclose to consumers: (1) initial notice of the financial institution’s privacy policy when establishing a customer relationship with a consumer and/or before sharing a consumer’s nonpublic personal information with certain nonaffiliated third parties; (2) notice of the consumer’s right to opt out of information sharing with such parties; (3) annual notice of the institution’s privacy policy to any continuing customer;<sup>1</sup> and (4) notice of changes in the institution’s practices on information sharing. These

requirements are subject to the PRA. The Rule does not require recordkeeping. For PRA burden calculations, the FTC shares the PRA burden with the CFPB for financial institutions over which both agencies have enforcement authority under the CFPB’s regulation corresponding to the Privacy Rule, titled Privacy of Consumer Financial Information (Regulation P), 12 CFR part 1016, and attributes to itself the burden for all motor vehicle dealers. See 12 U.S.C. 5519.

As required by section 3506(c)(2)(A) of the PRA, 44 U.S.C. 3506(c)(2)(A), the FTC is providing this opportunity for public comment before requesting that OMB extend the existing clearance for the information collection requirements contained in the Rule.

*Burden Estimates:* FTC staff estimates that approximately 29,500 non-motor vehicle dealer financial institutions are subject to FTC jurisdiction under Regulation P, consisting of approximately 29,000 established entities and 500 new entrants annually during the renewal period. The complete burden estimates for new entrants and established entities are detailed in the charts below.

**1. Established Financial Institutions**

For established entities, staff believes that the model privacy form and the Online Form Builder reduce the time associated with providing required initial and annual notices. Businesses who have not changed their privacy notice since the last notice sent and who do not share information with non-affiliated third parties outside of certain statutory exceptions are not required to issue annual notices to their customers under the Rule. FTC staff thus estimates that at least 80% of businesses covered by Regulation P that have continuing relationships with customers exceeding one year will not be required to issue annual notices because they do not make changes to their policies or share nonpublic information outside of the statutory exceptions. Finally, staff estimates that no more than 1% of the estimated 29,000 established-entity respondents would make additional changes to privacy policies at any time other than the occasion of the annual notice.

**2. New Entrant Financial Institutions**

Activity	Hours per respondent	Approx. number of respondents <sup>2</sup>	Approx. total annual hrs.	FTC portion	Hourly wage and labor category <sup>3</sup>	Approx. total labor costs
Reviewing internal policies and developing GLB Act-implementing instructions <sup>4</sup> .	4	29,000	116,000	58,000	\$39.52 Professional/Technical	\$2,292,160
Disseminating initial notices to new customers .....	15	29,000	435,000	217,500	\$19.67 Clerical .....	4,278,225
Disseminating annual disclosure to pre-existing customers.	15	4,060	60,900	30,450	\$19.67 Clerical .....	598,952
	5	4,060	20,300	10,150	\$39.52 Professional/Technical	401,128
Updating privacy policies and related disclosures .....	7	290	2,030	1,015	\$19.67 Clerical .....	19,965
	3	290	870	435	\$39.52 Professional/Technical	17,191
<b>Totals .....</b>			<b>635,100</b>	<b>317,550</b>		<b>7,607,621</b>

New entrant financial institutions subject to FTC jurisdiction under Regulation P must provide initial disclosure notices to their consumers,

including taking the time to develop implementing policies and procedures and create disclosure documents to effectuate the disclosure requirements.

Staff’s estimates of annual burden for established entities are as follows:

<sup>1</sup> On December 4, 2015, Congress amended the GLBA as part of the Fixing America’s Surface Transportation Act (“FAST Act”). The FAST Act included a subsection titled Eliminate Privacy Notice Confusion (FAST Act, Pub. L. 114-094, section 75001) that added new GLBA section 503(f). This subsection provides an exception under which financial institutions that meet certain conditions are not required to provide annual privacy notices to customers. Section 503(f) requires that to qualify for this exception, a financial institution must not share nonpublic personal information about customers except as described in certain statutory exceptions, under which sharing does not trigger a customer’s statutory right to opt out of the sharing. In addition, section 503(f)(2) requires that the financial institution must not have changed its policies and practices with regard to disclosing nonpublic personal information from those that the institution disclosed in the most recent privacy notice the customer received. On December 9, 2021, the Privacy Rule was amended at 16 CFR 313.5(e) to incorporate this exception. The amendments

were effective January 10, 2022. 86 FR 70020 (Dec. 9, 2021).

<sup>2</sup> The estimate of respondents which are required to disseminate annual notices is based on the following assumptions: (1) 29,000 established respondents; (2) of those, approximately 70% maintain customer relationships exceeding one year (20,300), and no more than 20% of those (together, 4,060) make changes to their policies and share nonpublic information outside of the statutory exceptions, and therefore are required to provide annual notices under the Rule (this is consistent with the main text above that at least 80% of businesses covered by Regulation P that have continuing relationships with customers exceeding one year will not be required to issue annual notices because they do not make changes to their policies or share nonpublic information outside of the statutory exceptions); (3) and no more than 1% (290) of established respondents make additional changes to privacy policies at any time other than the occasion of the annual notice; and (4) such

changes will occur no more often than once per year.

<sup>3</sup> Staff calculated labor costs by applying appropriate hourly cost figures to burden hours. The hourly rates used were based on median wages for Financial Examiners and for Office and Administrative Support, corresponding to professional/technical time (e.g., compliance evaluation and planning, designing and producing notices, reviewing and updating information systems), and clerical time (e.g., reproduction tasks, filing, and, where applicable to the given event, typing or mailing) respectively. See U.S. Bureau of Labor Statistics Occupational Employment and Wages, May 2022, at <https://www.bls.gov/oes/tables.htm>.

<sup>4</sup> This includes all efforts performed by or for the respondent to determine whether and to what extent the respondent is covered by an agency collection of information, understand the nature of the request, and determine the appropriate response (including the creation and dissemination of documents and/or electronic disclosures).

Activity	Hours per respondent	Approx. number of respondents	Approx. total annual hrs.	FTC portion	Hourly wage and labor category <sup>5</sup>	Approx. total labor costs
Reviewing internal policies and developing GLB Act-implementing instructions.	20	500	10,000	5,000	\$39.52 Professional/Technical	\$197,600
Creating disclosure document or electronic disclosure (including initial, annual, and opt-out disclosures).	1	500	500	250	\$19.67 Clerical	4,918
	2	500	1,000	500	\$39.52 Professional/Technical	19,760
Disseminating initial disclosure (including opt-out notices).	15	500	7,500	3,750	\$19.67 Clerical	73,763
	10	500	5,000	2,500	\$39.52 Professional/Technical	98,800
Totals			24,000	12,000		394,841

**3. Established Motor Vehicle Dealers**

FTC has sole authority over motor vehicle dealers subject to the Rule. Staff

estimates that approximately 49,000 auto dealers are subject to the Rule’s requirements, consisting of 47,000 established dealers and 2,000 new

entrants annually during the renewal period. FTC staff provides the following burden estimates for established motor vehicle dealers:

Activity	Hours per respondent	Approx. number of respondents <sup>6</sup>	Approx. total annual hrs.	Hourly wage and labor category <sup>7</sup>	Approx. total labor costs
Reviewing internal policies and developing GLB Act-implementing instructions.	4	47,000	188,000	\$39.52 Professional/Technical	\$7,429,760
Disseminating initial notices to new customers	15	47,000	705,000	\$19.67 Clerical	13,867,350
Disseminating annual disclosure	15	6,580	98,700	\$19.67 Clerical	1,941,429
	5	6,580	32,900	\$39.52 Professional/Technical	1,300,208
Updating privacy policies and related disclosures	7	470	3,290	\$19.67 Clerical	64,714
	3	470	1,410	\$39.52 Professional/Technical	55,723
Totals			1,029,300		24,659,184

**4. New Entrant Motor Vehicle Dealers**

FTC staff provides the following burden estimates for new entrant motor vehicle dealers:

Activity	Hours per respondent	Approx. number of respondents	Approx. total annual hrs.	Hourly wage and labor category	Approx. total labor costs
Reviewing internal policies and developing GLB Act-implementing instructions.	20	2,000	40,000	\$39.52 Professional/Technical	\$1,580,800
Creating disclosure document or electronic disclosure (including initial, annual, and opt-out disclosures).	1	2,000	2,000	\$19.67 Clerical	39,340
	2	2,000	4,000	\$39.52 Professional/Technical	158,080
Disseminating initial disclosure (including opt-out notices)	15	2,000	30,000	\$19.67 Clerical	590,100
	10	2,000	20,000	\$39.52 Professional/Technical	790,400
Totals			96,000		3,158,720

*Estimated Non-Labor Costs:* Staff believes that capital or other non-labor costs associated with these information collection requirements are minimal. Staff anticipates that covered entities are already equipped to provide written notices (e.g., computers with word processing programs, copying machines, mailing capabilities). In addition, staff anticipates that entities that offer consumers the choice to receive notices via electronic format will already have an online presence to support this option. As such, these entities will already be equipped with the computer

equipment and software necessary to disseminate the required disclosures via electronic means.

**Request for Comment**

Pursuant to section 3506(c)(2)(A) of the PRA, the FTC invites comments on: (1) whether the disclosure and recordkeeping requirements are necessary, including whether the information will be practically useful; (2) the accuracy of our burden estimates, including whether the methodology and assumptions used are valid; (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.

For the FTC to consider a comment, we must receive it on or before December 18, 2023. Your comment, including your name and your state, will be placed on the public record of this proceeding, including the <https://www.regulations.gov> website.

You can file a comment online or on paper. Due to heightened security screening, postal mail addressed to the Commission will be subject to delay. We encourage you to submit your comments online through the <https://www.regulations.gov> website.

<sup>5</sup> Staff calculated labor costs by applying appropriate hourly cost figures to burden hours, as described in footnote 3 above.

<sup>6</sup> Commission staff relies on industry estimates of the total number of motor vehicle dealers in the United States, based on Census data and Bureau of

Labor Statistics data. Commission staff did not separately estimate the number of such dealers who may be covered by the Rule because they do not routinely extend credit to consumers directly without assigning the credit to unaffiliated third parties.

<sup>7</sup> Staff calculated labor costs by applying appropriate hourly cost figures to the burden hours described above. See BLS Occupational Employment and Wages, May 2022, at <https://www.bls.gov/oes/tables.htm>.

If you file your comment on paper, write "Privacy Rule, PRA Comment, P085405," on your comment and on the envelope, and mail it to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Suite CG-5610 (Annex J), Washington, DC 20580. If possible, submit your paper comment to the Commission by overnight service.

Because your comment will become publicly available at <https://www.regulations.gov>, you are solely responsible for making sure that your comment does not include any sensitive or confidential information. In particular, your comment should not include any sensitive personal information, such as your or anyone else's Social Security number; date of birth; driver's license number or other state identification number, or foreign country equivalent; passport number; financial account number; or credit or debit card number. You are also solely responsible for making sure that your comment does not include any sensitive health information, such as medical records or other individually identifiable health information. In addition, your comment should not include any "trade secret or any commercial or financial information which . . . is privileged or confidential"—as provided by section 6(f) of the FTC Act, 15 U.S.C. 46(f), and FTC Rule 4.10(a)(2), 16 CFR 4.10(a)(2)—including, in particular, competitively sensitive information, such as costs, sales statistics, inventories, formulas, patterns, devices, manufacturing processes, or customer names.

Comments containing material for which confidential treatment is requested must (1) be filed in paper form, (2) be clearly labeled "Confidential," and (3) comply with FTC Rule 4.9(c). In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. *See* FTC Rule 4.9(c). Your comment will be kept confidential only if the General Counsel grants your request in accordance with the law and the public interest. Once your comment has been posted publicly at [www.regulations.gov](https://www.regulations.gov), we cannot redact or remove your comment unless you submit a confidentiality request that meets the requirements for such treatment under FTC Rule 4.9(c), and the General Counsel grants that request.

The FTC Act and other laws that the Commission administers permit the collection of public comments to

consider and use in this proceeding as appropriate. The Commission will consider all timely and responsive public comments that it receives on or before December 18, 2023. For information on the Commission's privacy policy, including routine uses permitted by the Privacy Act, see <https://www.ftc.gov/site-information/privacy-policy>.

**Josephine Liu,**

*Assistant General Counsel for Legal Counsel.*

[FR Doc. 2023-22965 Filed 10-17-23; 8:45 am]

**BILLING CODE 6750-01-P**

## DEPARTMENT OF DEFENSE

### GENERAL SERVICES ADMINISTRATION

#### NATIONAL AERONAUTICS AND SPACE ADMINISTRATION

[MV-2023-02; Docket No. 2023-0053; Sequence No. 12]

#### Improvements to the Federal Acquisition Regulation Standard Forms in the GSA Forms Library

**AGENCY:** Department of Defense (DOD), General Services Administration (GSA), and National Aeronautics and Space Administration (NASA).

**ACTION:** Notice.

**SUMMARY:** DoD, GSA, and NASA announce improvements to the Federal Acquisition Regulation (FAR) standard forms found in the GSA Forms Library.

**DATES:** The updated forms will begin to be available on the GSA's Forms Library at <https://www.gsa.gov/forms> following the publication of this notice, October 18, 2023.

**FOR FURTHER INFORMATION CONTACT:** Zenaida Delgado, [zenaida.delgado@gsa.gov](mailto:zenaida.delgado@gsa.gov) or call 202-969-4075. Please cite "FAR standard forms" in the subject line.

**SUPPLEMENTARY INFORMATION:** In support of Executive Order 13985 of January 20, 2021, Advancing Racial Equity and Support for Underserved Communities Through the Federal Government, a review of the standard forms covered by the FAR was conducted. The review focused on equity issues to remove barriers to access for underserved communities by identifying ways to improve the usability of the FAR standard forms. An organizational psychologist with over 20 years of consulting experience supporting commercial and federal organizations was part of the review team.

The review resulted in the identification of potential changes to

improve the accessibility of the FAR forms. The changes are considered best practices to support readability for a variety of individuals (visual disabilities and/or learning difficulties). Adopting these changes has the advantage of making the forms easier to read for everyone.

DoD, GSA, and NASA agreed to apply a set of uniform visual improvements to the FAR standard forms. The six improvements are as follows:

1. Replace text in all CAPS with standard title form text (*i.e.*, for each word capitalize the first letter). Use bold text to identify titles.
2. Use consistent font size; adjust form to 12-point text.
3. Replace centered text with left justified.
4. Replace italicized text with standard text.
5. Increase the space between lines of text throughout the form.
6. Move the Paperwork Reduction Act (PRA) statement to the end of the form for forms subject to the PRA.

Other changes made to the FAR standard forms include updated citations, and editorial corrections.

DoD, GSA, and NASA expect these changes, all of which comport with section 508 of the Rehabilitation Act, will improve the forms usability and will be received well by members of the public and Government alike.

**William F. Clark,**

*Director, Office of Governmentwide Acquisition Policy, Office of Acquisition Policy, Office of Governmentwide Policy.*

[FR Doc. 2023-22920 Filed 10-17-23; 8:45 am]

**BILLING CODE 6820-EP-P**

## DEPARTMENT OF DEFENSE

### GENERAL SERVICES ADMINISTRATION

#### NATIONAL AERONAUTICS AND SPACE ADMINISTRATION

[OMB Control No. 9000-0205; Docket No. 2023-0053; Sequence No. 11]

#### Information Collection; Implementation of Federal Acquisition Supply Chain Security Act (FASCSA) Orders

**AGENCY:** Department of Defense (DOD), General Services Administration (GSA), and National Aeronautics and Space Administration (NASA).

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

**SUMMARY:** DoD, GSA, and NASA invite public comment on a proposed emergency information collection that will be submitted to the Office of