

*Estimated Average Time per Response:* Screener survey: 1 response per respondent; Focus groups: 1 60-minute session per participant.

*Estimated Total Annual Burden:* 180 hours (30 hours for screener survey and 150 hours for focus groups).

*Description:* The OCC seeks to obtain OMB approval for a new information collection titled “Qualitative Research on Consumer Trust in Banking and Bank Supervision.” The collection of information through consumer focus groups is necessary to gain in-depth, qualitative insights into the factors influencing public trust and confidence in the banking system. Events such as the 2008 financial crisis and the 2023 failure of Silicon Valley Bank have highlighted the importance of understanding consumer perspectives on banking and the role of Federal regulatory oversight.

The focus groups will explore how consumers differentiate between types of financial institutions, their usage of various banking products and services, their perceptions of what drives trust or distrust in banking, and their awareness of regulators’ efforts to safeguard the system. These insights will directly inform the development of a large-scale survey instrument aimed at tracking and measuring consumer trust over time.

Qualitative research plays a critical role in surfacing the language consumers use to talk about complex topics like trust as well as identifying key issues and themes that should be prioritized in the quantitative survey phase. Speaking directly with consumers allows their voices and experiences to shape the research from the ground up. The focus groups are thus a necessary foundational step to ensure the resulting survey asks the right questions in ways that resonate with the public.

This information collection effort is necessary to enable the OCC to gather complementary quantitative data on levels of consumer trust in banking and bank supervision that will inform how the OCC approaches its mission to safeguard the financial stability of the banking system and promote consumer protection and economic inclusion.

*Comments:* On January 08, 2024, the OCC published a 60-day notice for this information collection, 89 FR 984. No comments were received.

Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the

OCC, including whether the information has practical utility;

(b) The accuracy of the OCC’s estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

**Patrick T. Tierney,**

*Assistant Director, Office of the Comptroller of the Currency.*

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## DEPARTMENT OF VETERANS AFFAIRS

[OMB Control No. 2900–0178]

### Agency Information Collection Activity: Monthly Certification of On-the-Job and Apprenticeship Training

**AGENCY:** Veterans Benefits Administration, Department of Veterans Affairs.

**ACTION:** Notice.

**SUMMARY:** Veterans Benefits Administration, Department of Veterans Affairs (VA), is announcing an opportunity for public comment on the proposed collection of certain information by the agency. Under the Paperwork Reduction Act (PRA) of 1995, Federal agencies are required to publish notice in the **Federal Register** concerning each proposed collection of information, including each proposed revision of a currently approved collection, and allow 60 days for public comment in response to the notice.

**DATES:** Comments must be received on or before December 2, 2024.

**ADDRESSES:** Comments must be submitted through <https://www.regulations.gov>

#### FOR FURTHER INFORMATION CONTACT:

*Program-Specific information:* Nancy Kessinger, 202–632–8924, [nancy.kessinger@va.gov](mailto:nancy.kessinger@va.gov).

*VA PRA information:* Maribel Aponte, 202–461–8900, [vacopaperworkreduct@va.gov](mailto:vacopaperworkreduct@va.gov).

#### SUPPLEMENTARY INFORMATION:

Under the PRA of 1995, Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. This request for comment is being made pursuant to section 3506(c)(2)(A) of the PRA.

With respect to the following collection of information, VBA invites comments on: (1) whether the proposed collection of information is necessary for the proper performance of VBA’s functions, including whether the information will have practical utility; (2) the accuracy of VBA’s estimate of the burden of the proposed collection of information; (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 on respondents, including through the use of automated collection techniques or the use of other forms of information technology.

*Title:* Monthly Certification of On-The-Job and Apprenticeship Training, VA Forms 22–6553d–1; 22–6553.

*OMB Control Number:* 2900–0178, <https://www.reginfo.gov/public/do/PRAsearch> (Once at this link, you can enter the OMB Control Number to find the historical versions of this Information Collection).

*Type of Review:* Revision of a currently approved collection.

*Abstract:* With the use of VA Forms 22–6553d–1; 22–6553d, benefits are authorized monthly based on the number of hours worked by the trainee in a training capacity as verified by the training establishment. Unscheduled terminations result in the termination of benefits. If hours are reduced to less than a full-time work schedule, a reduction of benefits will occur. Public Law 115–89 “Veterans Apprenticeship and Labor Opportunity Reform Act” (VALOR Act) was signed into law on November 21, 2017. Section 3 of this law amended 38 U.S.C. 3680(c) to eliminate the trainee’s certification requirement. As a result, this form is only completed, signed, and certified by the training establishment to report the trainee’s number of hours worked and/or to report the trainee’s date of termination. The form no longer requires the signature of the trainee. The form is then sent to the Regional Processing Office (RPO) for processing.

*Affected Public:* Training Establishments.

*Estimated Annual Burden:* 39,340 hours.

*Estimated Average Burden Per Respondent:* 10 minutes.

*Frequency of Response:* 12 Annually Per Respondent.

*Estimated Number of Respondents:* 19,670.

*Authority:* 44 U.S.C. 3501 *et seq.*

**Maribel Aponte,**

*VA PRA Clearance Officer, Office of Enterprise and Integration/Data Governance Analytics, Department of Veterans Affairs.*

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