

higher education for the purpose of participation in internship programs for graduate and undergraduate students in support of the 1994 Tribal College Program and carry out the related authorities and responsibilities outlined in 7 U.S.C. 2279c.

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**Subpart F—Delegations of Authority by the Under Secretary for Farm Production and Conservation**

■ 5. Amend § 2.41 by adding paragraph (a)(7) to read as follows:

**§ 2.41 Chief Operating Officer, Farm Production and Conservation Business Center.**

(a) \* \* \*

(7) Establish programs with any bureau of the U.S. Department of the Interior (DOI), or with other agencies within USDA, in support of the Service First initiative for the purpose of promoting customer service and efficiency, including delegating to employees of DOI and other USDA agencies the authorities of the Farm Production and Conservation Business Center necessary to carry out projects on behalf of USDA (43 U.S.C. 1703).

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■ 6. Amend § 2.42 by adding paragraph (a)(31) to read as follows:

**§ 2.42 Administrator, Farm Service Agency.**

(a) \* \* \*

(31) Establish programs with any bureau of the U.S. Department of the Interior (DOI), or with other agencies within USDA, in support of the Service First initiative for the purpose of promoting customer service and efficiency, including delegating to employees of DOI and other USDA agencies the authorities of the Farm Service Agency necessary to carry out projects on behalf of USDA (43 U.S.C. 1703).

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■ 7. Amend § 2.43 by adding paragraph (a)(5) to read as follows:

**§ 2.43 Chief, Natural Resources and Conservation Service.**

(a) \* \* \*

(5) Establish programs with any bureau of the U.S. Department of the Interior (DOI), or with other agencies within USDA, in support of the Service First initiative for the purpose of promoting customer service and efficiency, including delegating to employees of DOI and other USDA agencies the authorities of the Natural Resources and Conservation Service

necessary to carry out projects on behalf of USDA (43 U.S.C. 1703).

\* \* \* \* \*

■ 8. Amend § 2.44 by adding paragraph (a)(10) to read as follows:

**§ 2.44 Administrator, Risk Management Agency and Manager, Federal Crop Insurance Corporation.**

(a) \* \* \*

(10) Establish programs with any bureau of the U.S. Department of the Interior (DOI), or with other agencies within USDA, in support of the Service First initiative for the purpose of promoting customer service and efficiency, including delegating to employees of DOI and other USDA agencies the authorities of the Risk Management Agency to carry out projects on behalf of USDA (43 U.S.C. 1703).

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**Subpart J—Delegations of Authority by the Under Secretary for Natural Resources and Environment**

■ 9. Amend § 2.60 by revising paragraph (a)(58) to read as follows:

**§ 2.60 Chief, Forest Service.**

(a) \* \* \*

(58) Enter into reciprocal fire agreements or contracts with domestic entities. Administer reimbursements received for fire suppression (42 U.S.C. 1856–1856e).

\* \* \* \* \*

**Signing Authority**

The Secretary of Agriculture, Thomas J. Vilsack, having reviewed and approved this document, is delegating the authority to electronically sign this document to Mary Beth Schultz, Principal Deputy General Counsel, for purposes of publication in the **Federal Register**.

Mary Beth Schultz,

*Principal Deputy General Counsel.*

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**FEDERAL RESERVE SYSTEM**

**12 CFR Part 201**

[Docket No. R–1839]

RIN 7100 AG–80

**Regulation A: Extensions of Credit by Federal Reserve Banks**

**Correction**

In rule document 2024–21908 beginning on page 78221 in the issue of

Wednesday, September 25, make the following correction:

On page 78221, the Docket Number should read as set forth above.

[FR Doc. C1–2024–21908 Filed 10–1–24; 8:45 am]

**BILLING CODE 0099–10–D**

**CONSUMER FINANCIAL PROTECTION BUREAU**

**12 CFR Chapter X**

**Consumer Financial Protection Circular 2024–05: Improper Overdraft Opt-In Practices**

**AGENCY:** Consumer Financial Protection Bureau.

**ACTION:** Consumer financial protection circular.

**SUMMARY:** The Consumer Financial Protection Bureau (CFPB) has issued Consumer Financial Protection Circular 2024–05, titled “Improper Overdraft Opt-In Practices.” In this circular, the CFPB responds to the question, “Can a financial institution violate the law if there is no proof that it has obtained consumers’ affirmative consent before levying overdraft fees for ATM and one-time debit card transactions?”

**DATES:** The CFPB released this circular on its website on September 17, 2024.

**ADDRESSES:** Enforcers, and the broader public, can provide feedback and comments to *Circulars@cfpb.gov*.

**FOR FURTHER INFORMATION CONTACT:** George Karithanom, Regulatory Implementation & Guidance Program Analyst, Office of Regulations, at 202–435–7700 or at: <https://reginquiries.consumerfinance.gov/>. If you require this document in an alternative electronic format, please contact *CFPB\_Accessibility@cfpb.gov*.

**SUPPLEMENTARY INFORMATION:**

**Question Presented**

Can a financial institution violate the law if there is no proof that it has obtained consumers’ affirmative consent before levying overdraft fees for ATM and one-time debit card transactions?

**Response**

Yes. A bank or credit union can be in violation of the Electronic Fund Transfer Act (EFTA) and Regulation E if there is no proof that it obtained affirmative consent to enrollment in covered overdraft services. The form of the records that demonstrate consumer consent to enrollment may vary according to the channel through which the consumer opts into covered overdraft services.