

a single fact sheet for all three. The Draft GP, appendices, and fact sheet are available at: <https://www.epa.gov/npdes-permits/massachusetts-small-ms4-general-permit>.

The conditions in the Draft GP are established pursuant to Clean Water Act (CWA) section 402(p)(3)(B)(iii) to ensure that pollutant discharges from small MS4s are reduced to the Maximum Extent Practicable (MEP), protect water quality, and satisfy the appropriate requirements of the CWA. The Draft GP applies to small municipal separate storm sewer systems in Massachusetts as defined in the regulations at 40 CFR 122.26(b)(16). When final, the Draft GP will replace the Final Massachusetts MS4 GP issued on April 4, 2016 and modified on December 7, 2020. This Draft GP carries forward and builds on the requirements of EPA's previous MA small MS4 general permits.

The non-numeric conditions and limits for stormwater discharges authorized under the Draft GP are in the form of best management practices (BMPs). The regulations at 40 CFR 122.44(k)(2) provide that permits may include BMPs to control or abate the discharge of pollutants when authorized under section 402(p) of the CWA for control of stormwater discharges. Due to the variability associated with stormwater, EPA believes the use of BMPs is currently the most appropriate method to regulate discharges of stormwater from municipal systems.

The Draft GP establishes requirements for small MS4s to "reduce the discharge of pollutants to the maximum extent practicable (MEP), including management practices, control techniques, and system, design and engineering methods" Section 402(p)(3)(B)(iii) of the CWA. The Draft GP requires small MS4s to update and continue to implement a comprehensive stormwater management program (SWMP) to reduce the discharge of pollutants. Part 2.3 of the Draft GP requires small MS4s to implement a SWMP that includes the following minimum control measures: public education and outreach; public participation; illicit discharge detection and elimination; construction stormwater management; stormwater management in new development and redevelopment; and good housekeeping in municipal operations. EPA views the MEP standard in the CWA as an iterative process and, as such, requirements should continually adapt to current conditions and BMP effectiveness. Accordingly, the Draft GP advances the MEP requirements of the 2016 MA MS4 Permit, particularly with respect to implementation of green

infrastructure and low impact design elements.

Section 402(p)(3)(B)(iii) of CWA authorizes EPA to include in an MS4 permit "such other provisions as [EPA] determine[s] appropriate for control of . . . pollutants." Parts 2.1 and 2.2 of the Draft GP carry forward water quality-based effluent limitations from the 2016 MA MS4 Permit to ensure that discharges do not cause or contribute to exceedances of water quality standards. The provisions, expressed in the form of additional control measures beyond the minimum control measures in the Part 2.3 of the Draft GP, apply specifically to stormwater discharges to impaired waterbodies with and without an EPA-approved total maximum daily load (TMDL). The Draft GP extends these requirements to additional waterbodies for which EPA approved a TMDL or Alternative Restoration Plan since the issuance of the 2016 MA MS4 Permit.

Other Legal Requirements:
Endangered Species Act (ESA): The Draft GP does not authorize stormwater discharges which adversely affect any species listed as threatened or endangered under the ESA or which result in the adverse modification or destruction of designated critical habitat. EPA has updated the provisions related to the ESA. Concurrently with the public notice of the Draft GP, EPA is requesting concurrence with the National Oceanic and Atmospheric Administration, National Marine Fisheries Service (NOAA Fisheries) and the United States Fish and Wildlife Service with EPA's preliminary finding based on the results of EPA's assessment of the potential effects to endangered and threatened species and their critical habitats as a result of the issuance of the Draft MS4 GP.

Essential Fish Habitat (EFH): In accordance with the 1996 Amendments (Pub. L. 104-267) to the Magnuson-Stevens Fishery Conservation and Management Act (16 U.S.C. 1801 *et seq.* (1998)), the Draft GP does not authorize stormwater discharges whose direct or indirect impacts do not prevent or minimize adverse effects on any EFH. EPA determined that the permit action will not adversely affect the EFH of designated species. 16 U.S.C. 1855(b). Additional mitigation is not warranted under section 305(b)(2) of the Magnuson-Stevens Act. EPA is providing this determination to NOAA Fisheries for their review concurrent with the public notice of the Draft GP.

National Historic Preservation Act (NHPA): The Draft GP does not authorize stormwater discharges which adversely affect properties listed or eligible for listing in the National

Registry of Historic Places under the NHPA. Concurrently with the public notice of the Draft GP, EPA will initiate consultation under the NHPA related to the stormwater management activities under the Draft GP.

Coastal Zone Management Act (CZMA): The CZMA, 16 U.S.C. 1451 *et seq.*, and its implementing regulations (15 CFR part 930) require a determination that any federally licensed activity affecting the coastal zone with an approved Coastal Zone Management Program (CZMP) is consistent with the CZMA. Concurrent with the public notice of the Draft GP, EPA is requesting concurrence from the Massachusetts Coastal Program (MassCZM) with EPA's Federal consistency review.

Authority: This action is being taken under the Clean Water Act, 33 U.S.C. 1251 *et seq.*

David Cash,

Regional Administrator, EPA Region 1.

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BILLING CODE 6560-50-P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments received are subject to public disclosure. In general, comments received will be made available without

change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than December 23, 2024.

A. Federal Reserve Bank of Dallas (Karen Smith, Assistant Vice President, Mergers & Acquisitions and Enforcement) 2200 North Pearl Street, Dallas, Texas 75201-2272. Comments can also be sent electronically to Comments.applications@dal.frb.org:

1. *Woodforest Financial Group Employee Stock Ownership Plan (Amended and Restated Effective January 1, 2021) and the Woodforest Financial Group Employee Stock Ownership Trust, both of The Woodlands, Texas*; to acquire up to 35 percent of the voting shares of Woodforest Financial Group, Inc., and thereby indirectly acquire voting shares of Woodforest National Bank, both of The Woodlands, Texas.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Bank or Bank Holding Company

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's

Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in paragraph 7 of the Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than December 9, 2024.

A. Federal Reserve Bank of Cleveland (Nadine M. Wallman, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566. Comments can also be sent electronically to

Comments.applications@clev.frb.org:

1. *The Kathryn St. Clair Trust, under agreement dated January 26, 2024, as amended on June 20, 2024, Irvine, Kentucky, Jaelyn R. St. Clair Shoop, trustee, Lexington, Kentucky*; to acquire voting shares of Citizens Guaranty Financial Corporation, Irvine, Kentucky, and thereby indirectly acquire voting shares of Citizens Guaranty Bank, Richmond, Kentucky.

B. Federal Reserve Bank of St. Louis (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent electronically to

Comments.applications@stls.frb.org:

1. *The Dan Fleming Living Trust dated October 17, 1994, Daniel D. Fleming, trustee, Carlinville, Illinois; The William Revocable Trust dated December 30, 1993, William D. Fleming, trustee, The Andrew W. Fleming Trust U/A dated February 1, 2012, Andrew W. Fleming, trustee, Bailey D. Fleming Living Trust dated May 1, 2015, Bailey D. Fleming, trustee, The Jacob W. Fleming Trust dated July 4, 2008, Jacob W. Fleming, trustee, Andrew W. Fleming as custodian of Minor Child A, and Jacob W. Fleming as custodian of Minor Child B, Minor Child C, and Minor Child D, all of Litchfield, Illinois; The Eaden Fleming Trust dated February 1, 2018, Eaden Danae Nellyn Fleming, trustee, Mt. Olive, Illinois; and Fleming Financial, Inc., Litchfield, Illinois, Daniel D. Fleming, as president, and William D. Fleming, as secretary; as the*

Fleming Family Control Group, a group acting in concert, to retain voting shares of Country Bancorp, Inc., and thereby indirectly retain voting shares of Bank of Hillsboro, National Association, both of Hillsboro, Illinois.

C. Federal Reserve Bank of Dallas (Karen Smith, Assistant Vice President, Mergers & Acquisitions and Enforcement) 2200 North Pearl Street, Dallas, Texas 75201-2272. Comments can also be sent electronically to Comments.applications@dal.frb.org:

1. *The ELM 2024 Gift Trust, Ross Rankin Moody, trustee, and the JDM 2024 Gift Trust, Ross Rankin Moody, trustee, all of Austin, Texas*; to join the Moody Family Group, a group acting in concert, to acquire voting shares of Moody Bancshares, Inc., Galveston, Texas, which controls Moody Bank Holding Company, Inc., Reno, Nevada, and thereby indirectly acquire voting shares of Moody National Bank, Galveston, Texas.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

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FEDERAL TRADE COMMISSION

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

AGENCY: Federal Trade Commission.

ACTION: Notice.

SUMMARY: The Federal Trade Commission ("FTC" or "Commission") requests that the Office of Management and Budget ("OMB") extend for three years the current Paperwork Reduction Act ("PRA") clearances for information collection requirements contained in four consumer financial regulations enforced by the Commission. Those clearances expire on November 30, 2024.

DATES: Comments must be filed by December 23, 2024.

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. 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. Find this particular information collection by selecting "Currently under 30-day Review—Open