

domestic HC, or an FBO; and nationally chartered banks that are not controlled by a BHC or an FBO (with regard to their foreign investments only); and securities holding companies.

Total estimated number of respondents:

FR Y-6—3,760.

FR Y-7—205.

FR Y-10 and FR Y-10E—3,790.

Estimated average hours per response:

Reporting

FR Y-6—2.5.

FR Y-7 Initial—10.10.

FR Y-7 Ongoing—4.63.

FR Y-10—2.5.

FR Y-10E—0.5.

Recordkeeping

FR Y-6—0.5.

FR Y-10—0.5.

Total estimated change in burden:
1,284.

Total estimated annual burden hours:

Reporting

FR Y-6—9,400.

FR Y-7 Initial—2,071.

FR Y-7 Ongoing—949.

FR Y-10—33,153.

FR Y-10E—1,895.

Recordkeeping

FR Y-6—1,880.

FR Y-10—6,631.

Current actions: On March 29, 2024, the Board published a notice in the **Federal Register** (89 FR 22145) requesting public comment for 60 days on the extension, with revision, of the FR Y-6, FR Y-7, FR Y-10, and FR Y-10E reports. The Board proposed to revise the FR Y-7 report by adding an electronic submission option and adding standard templates for reporting (1) financial statements, (2) organizational charts, (3) information about shares and shareholders, (4) a firm's eligibility as a qualified FBO, and (5) a firm's compliance with prudential standards. The proposal would also make minor clarifications and conforming edits to the FR Y-7 forms and instructions. The proposal included no changes to the FR Y-6, FR Y-10, or FR Y-10E. The comment period for this notice expired on May 28, 2024. The Board received one comment letter from an individual.

Detailed Discussion of Public Comments

The commenter remarked that the FR Y-6 allows a bank holding company (BHC) to request confidential treatment regarding insider ownership information and asked that this ability be removed. A reporter may request

confidential treatment for any information submitted on the FR Y-6 that the reporter believes is exempt from disclosure under the Freedom of Information Act (FOIA). The Board may grant a request for confidential treatment if the institution clearly has provided a compelling justification for the request. It is the Board's practice to favor disclosure of principal securities holders' information, but have granted past requests for confidential treatment, consistent with FOIA exemptions, when there was evidence of a well-defined present threat to the liberty or personal security of individuals. For this reason, the Board is maintaining the current process used to fulfill our obligation to consider requests for confidential treatment.

The commenter also noted that individual Federal Reserve districts differ from each other on the ease of public access to FR Y-6 submissions and asks the Board to create a single, publicly accessible, nationwide FR Y-6 database. The Board will take this into consideration during future technology enhancements for the FR Y-6. Additionally, limited structural data from the information collection are published on the National Information Center's public website at <https://www.ffiec.gov/NPW>.

Lastly, the Board will delay the effective dates for the standard templates to December 31, 2025, and the automation changes to December 31, 2026. Delaying these effective dates will allow sufficient time for the development of the necessary technology to support the changes in the proposal. Aside from this change, the Board adopted the extension, with revision, of the FR Y-7 report as originally proposed.

Board of Governors of the Federal Reserve System, December 2, 2024.

Benjamin W. McDonough,

Deputy Secretary and Ombuds of the Board.

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FEDERAL RESERVE SYSTEM

Proposed Agency Information Collection Activities; Comment Request

AGENCY: Board of Governors of the Federal Reserve System.

ACTION: Notice, request for comment.

SUMMARY: The Board of Governors of the Federal Reserve System (Board) invites comment on a proposal to extend for three years, without revision, the

Computer-Security Incident Notification (FR 2231; OMB No. 7100-0384).

DATES: Comments must be submitted on or before February 4, 2025.

ADDRESSES: You may submit comments, identified by FR 2231, by any of the following methods:

- *Agency website:* <https://www.federalreserve.gov/>. Follow the instructions for submitting comments at, including attachments. *Preferred method.*

- *Mail:* Ann E. Misback, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue NW, Washington, DC 20551.

- *Hand Delivery/Courier:* Same as mailing address.

- *Other Means:* publiccomments@frb.gov. You must include the OMB number or the FR number in the subject line of the message.

Comments received are subject to public disclosure. In general, comments received will be made available on the Board's website at <https://www.federalreserve.gov/apps/proposals/> 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 be not appropriate for public disclosure. Public comments may also be viewed electronically or in person in Room M-4365A, 2001 C St. NW, Washington, DC 20551, between 9 a.m. and 5 p.m. during Federal business weekdays.

Additionally, commenters may send a copy of their comments to the Office of Management and Budget (OMB) Desk Officer for the Federal Reserve Board, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW, Washington, DC 20503, or by fax to (202) 395-6974.

FOR FURTHER INFORMATION CONTACT:

Federal Reserve Board Clearance Officer—Nuha Elmaghrabi—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, nuha.elmaghrabi@frb.gov, (202) 452-3884.

SUPPLEMENTARY INFORMATION: On June 15, 1984, OMB delegated to the Board authority under the Paperwork Reduction Act (PRA) to approve and assign OMB control numbers to collections of information conducted or sponsored by the Board. In exercising this delegated authority, the Board is directed to take every reasonable step to

solicit comment. In determining whether to approve a collection of information, the Board will consider all comments received from the public and other agencies.

During the comment period for this proposal, a copy of the proposed PRA OMB submission, including the draft reporting form and instructions, supporting statement (which contains more detail about the information collection and burden estimates than this notice), and other documentation, will be made available on the Board's public website at <https://www.federalreserve.gov/apps/reportingforms/review> or may be requested from the agency clearance officer, whose name appears above. On the page displayed at the link above, you can find the supporting information by referencing the collection identifier, FR 2231. Final versions of these documents will be made available at <https://www.reginfo.gov/public/do/PRAMain>, if approved.

Request for Comment on Information Collection Proposal

The Board invites public comment on the following information collection, which is being reviewed under authority delegated by the OMB under the PRA. Comments are invited on the following:

a. Whether the proposed collection of information is necessary for the proper performance of the Board's functions, including whether the information has practical utility;

b. The accuracy of the Board's estimate of the burden of the proposed information collection, including the validity of the methodology and assumptions used;

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

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

e. Estimates of capital or startup costs and costs of operation, maintenance, and purchase of services to provide information.

At the end of the comment period, the comments and recommendations received will be analyzed to determine the extent to which the Board should modify the proposal.

Proposal Under OMB Delegated Authority To Extend for Three Years, Without Revision, the Following Information Collection

Collection title: Computer-Security Incident Notification.

Collection identifier: FR 2231.

OMB control number: 7100-0384.

General description of collection: A banking organization is required to notify its primary Federal banking regulator of any "computer-security incident" that rises to the level of a "notification incident," as soon as possible and no later than 36 hours after the banking organization determines that a notification incident has occurred (see 12 CFR 225.301(b)). A bank service provider is required to notify each affected banking organization customer as soon as possible when the bank service provider determines that it has experienced a computer-security incident, that has caused, or is reasonably likely to cause, a material service disruption or degradation for four or more hours.

Frequency: Event generated.

Respondents: U.S. bank holding companies, U.S. savings and loan holding companies, state member banks, U.S. operations of foreign banking organizations, Edge or agreement corporations, and bank service providers.

Total estimated number of respondents: 95.

Total estimated annual burden hours: 285.

Board of Governors of the Federal Reserve System, December 2, 2024.

Benjamin W. McDonough,

Deputy Secretary and Ombuds of the Board.

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FEDERAL TRADE COMMISSION

[File No. 241 0082]

Guardian Service Industries, Inc.; Analysis of Agreement Containing Consent Order To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement; request for comment.

SUMMARY: The consent agreement in this matter settles alleged violations of Federal law prohibiting unfair methods of competition. The attached Analysis of Proposed Consent Order to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before January 6, 2025.

ADDRESSES: Interested parties may file comments online or on paper by following the instructions in the

Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Please write: "Guardian; File No. 241 0082" 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, please mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Mail Stop H-144 (Annex H), Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Erik Herron (202-326-3535), Bureau of Competition, Federal Trade Commission, 400 7th Street SW, Washington, DC 20024.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 15 U.S.C. 46(f), and FTC Rule § 2.34, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of 30 days. The following Analysis of Agreement Containing Consent Order to Aid Public Comment describes the terms of the consent agreement and the allegations in the complaint. An electronic copy of the full text of the consent agreement package can be obtained from the FTC website at this web address: <https://www.ftc.gov/news-events/commission-actions>.

The public is invited to submit comments on this document. For the Commission to consider your comment, we must receive it on or before January 6, 2025. Write "Guardian; File No. 241 0082" on your comment. Your comment—including your name and your State—will be placed on the public record of this proceeding, including, to the extent practicable, on the <https://www.regulations.gov> website.

Because of the agency's heightened security screening, postal mail addressed to the Commission will be delayed. We strongly encourage you to submit your comments online through the <https://www.regulations.gov> website. If you prefer to file your comment on paper, write "Guardian; File No. 241 0082" on your comment and on the envelope, and mail your comment to the following address: Federal Trade Commission, Office of the Secretary, 600 Pennsylvania Avenue NW, Mail Stop H-144 (Annex H), Washington, DC 20580.

Because your comment will be placed on the publicly accessible website at <https://www.regulations.gov>, you are