

upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than 30 days after the date of this notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within 30 days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Section, 600 North Pearl, Suite 700, Dallas, TX 75201. No comments concerning the termination of this receivership will be considered that are not sent within this time frame.

(Authority: 12 U.S.C. 1819)

Federal Deposit Insurance Corporation.

Dated at Washington, DC, on February 27, 2025.

**Jennifer M. Jones,**  
Deputy Executive Secretary.

[FR Doc. 2025-03474 Filed 3-3-25; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

[OMB No. 3064-0117; -0145; -0161]

**Agency Information Collection Activities: Proposed Collection Renewal; Comment Request**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

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

**SUMMARY:** The FDIC, as part of its obligations under the Paperwork Reduction Act of 1995 (PRA), invites the general public and other Federal agencies to take this opportunity to comment on the renewal of the existing information collections described below (OMB Control No. 3064-0117; -0145 and -0161).

**DATES:** Comments must be submitted on or before May 5, 2025.

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- *Agency Website:* <https://www.fdic.gov/resources/regulations/federal-register-publications/>.
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov). Include the name and number of the collection in the subject line of the message.
- *Mail:* Manny Cabeza (202-898-3767), Regulatory Counsel, MB-3128,

Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17th Street NW building (located on F Street NW), on business days between 7 a.m. and 5 p.m.

All comments should refer to the relevant OMB control number. A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503.

**FOR FURTHER INFORMATION CONTACT:** Manny Cabeza, Regulatory Counsel, 202-898-3767, [mcabeza@fdic.gov](mailto:mcabeza@fdic.gov), MB-3128, Federal Deposit Insurance Corporation, 550 17th Street NW, Washington, DC 20429.

**SUPPLEMENTARY INFORMATION:** Proposal to renew the following currently approved collection of information:

1. *Title:* Mutual-to-Stock Conversion of State Savings Banks.

*OMB Number:* 3064-0117.

*Form Number:* None.

*Affected Public:* Insured State savings associations.

*Burden Estimate:*

**SUMMARY OF ESTIMATED ANNUAL BURDEN (OMB No. 3064-0117)**

Information Collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
1. Application or Notice to Engage in Certain Activities (Mandatory).	Reporting (On Occasion) .....	5	1	250:00	1,250
<b>Total Annual Burden (Hours) .....</b>	.....	.....	.....	.....	<b>1,250</b>

Source: FDIC.

*General Description of Collection:* State savings associations must file a notice of intent to convert to stock form and provide the FDIC with copies of documents filed with State and Federal banking and/or securities regulators in connection with any proposed mutual-

to-stock conversion. There is no change in the method or substance of the collection. The estimated burden remains unchanged from 2022.

2. *Title:* Notice Regarding Unauthorized Access to Customer Information.

*OMB Number:* 3064-0145.

*Form Number:* None.

*Affected Public:* Insured State nonmember banks.

*Burden Estimate:*

**SUMMARY OF ESTIMATED ANNUAL BURDEN (OMB No. 3064-0145)**

Information Collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
1. Develop Policies and Procedures for Response Program, 12 CFR Part 364, App. B, § III (Mandatory).	Recordkeeping (On Occasion)	9	1	24:00	216
2. Notice Regarding Unauthorized Access to Customer Information, 12 CFR Part 364, App. B, § III(C)(1)(g) (Mandatory).	Disclosure (On Occasion) .....	350	1	36:00	12,600
3. Incident Notification to Primary Federal Regulator, 12 CFR Part 364, App. B, § III(C)(1)(g) (Mandatory).	Reporting (On Occasion) .....	350	1	01:00	350

SUMMARY OF ESTIMATED ANNUAL BURDEN (OMB NO. 3064-0145)—Continued

Information Collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Time per response (HH:MM)	Annual burden (hours)
Total Annual Burden (Hours) .....	.....	.....	.....	.....	13,166

Source: FDIC.

*General Description of Collection:* The Interagency Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice describes the Federal banking agencies' expectations regarding a response program, including customer notification procedures, that a financial institution should develop and apply under the circumstances described in the Guidance to address unauthorized access to or use of customer information that could result in substantial harm or

inconvenience to a customer. The Guidance advises financial institutions when and how they might (1) develop notices to customers; (2) in certain circumstances defined in the Guidance, determine which customers should receive the notices; and (3) send the notices to customers. There is no change in the methodology or substance of this information collection. The increase in total estimated annual burden from 11,580 hours in 2022 to 13,166 hours currently is due to an increase in the

estimated number of respondents and more fine-grained estimation of the types of information burden associated with the collection.

3. *Title:* Furnisher Information Accuracy and Integrity (FACTA 312).

*OMB Number:* 3064-0161.

*Form Number:* None.

*Affected Public:* State nonmember banks.

*Burden Estimate:*

SUMMARY OF ESTIMATED ANNUAL BURDEN (OMB NO. 3064-0161)

Information Collection (IC) (obligation to respond)	Type of burden (frequency of response)	Number of respondents	Number of responses per respondent	Average time per response (HH:MM)	Annual burden (hours)
1. Procedures to Enhance the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies under Section 312 of the Fair and Accurate Credit Transactions Act of 2003, 12 CFR Part 1022, Subpart E (Mandatory).	Recordkeeping (Annual) .....	2,820	1	40:00	112,800
2. Distribution of Notices in Response to Direct Disputes, 12 CFR Part 1022, Subpart E (Mandatory).	Third Party Disclosure (On Occasion).	2,820	98	00:14	64,484
Total Annual Burden (Hours) .....	.....	.....	.....	.....	177,284

Source: FDIC.

*General Description of Collection:* Section 312 of the Fair and Accurate Credit Transaction Act of 2003 (FACT Act) requires the banking agencies to issue guidelines for furnishers regarding the accuracy and integrity of the information about consumers furnished to consumer reporting agencies; prescribe regulations requiring furnishers to establish reasonable policies/procedures to implement the guidelines; and issue regulations identifying the circumstances where a furnisher must reinvestigate a dispute about the accuracy of information in a consumer report based on a direct request from a consumer. Those guidelines appear in Regulation V, 12 CFR part 1022. There is no change in the method or substance of the collection. The overall increase in burden hours is the result of economic fluctuation. In particular, the number of responses per respondents has increased while the hours per response have remained the same. At the time of publication, the agencies are engaged in a review of all regulatory requirements. To the extent this review leads to amendments to information collected

pursuant to Regulation V, the FDIC will amend this information collection to match.

**Request for Comment**

Comments are invited on (a) whether the collections of information are necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collections, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collections of information on respondents, including through the use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Federal Deposit Insurance Corporation.

Dated at Washington, DC, February 26, 2025.

**Jennifer M. Jones,**  
*Deputy Executive Secretary.*

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**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