

Reserve's functions; including whether the information has practical utility;

b. The accuracy of the Federal Reserve's estimate of the burden of the proposed 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 information collection on respondents, including through the use of automated collection techniques or other forms of information technology.

DATES: Comments must be submitted on or before January 3, 2005.

ADDRESSES: You may submit comments, identified by Reg B or Reg E, by any of the following methods:

- Agency Web Site: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.

- Federal eRulemaking Portal: <http://www.regulations.gov>. Follow the instructions for submitting comments.

- E-mail: regs.comments@federalreserve.gov. Include docket number in the subject line of the message.

- FAX: 202/452-3819 or 202/452-3102.

- Mail: Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, N.W., Washington, DC 20551. All public comments are available from the Board's web site at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm> as submitted, unless modified for technical reasons. Accordingly, your comments will not be edited to remove any identifying or contact information. Public comments may also be viewed electronically or in paper in Room MP-500 of the Board's Martin Building (20th and C Streets, N.W.) between 9 a.m. and 5 p.m. on weekdays.

FOR FURTHER INFORMATION CONTACT: A copy of the proposed form and instructions, the Paperwork Reduction Act Submission (OMB 83-I), supporting statement, and other documents that will be placed into OMB's public docket files once approved may be requested from the agency clearance officer, whose name appears below.

Michelle Long, Federal Reserve Board Clearance Officer (202-452-3829), Division of Research and Statistics, Board of Governors of the Federal Reserve System, Washington, DC 20551. Telecommunications Device for the Deaf (TDD) users may contact (202-263-

4869), Board of Governors of the Federal Reserve System, Washington, DC 20551.

Proposals to approve under OMB delegated authority the extension for three years, without revision, of the following reports:

1. Report title: Recordkeeping and Disclosure Requirements in Connection with Regulation B (Equal Credit Opportunity)

Agency form number: Reg B
OMB control number: 7100-0201

Frequency: Event-generated
Reporters: State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and Edge and agreement corporations.

Annual reporting hours: 189,540 hours
Estimated average hours per response: Notice of action, 2.5 minutes; credit history reporting, 2 minutes;

recordkeeping for applications & actions, 8 hours; monitoring data, 0.50 minutes; appraisal report upon request, 5 minutes; notice of right to appraisal, 0.25 minutes; recordkeeping of self test, 2 hours; recordkeeping of corrective action, 8 hours; and disclosure of optional self-test, 1 minute.

Number of respondents: 1,341

General description of report: This information collection is mandatory (15 U.S.C. 1691 (b)(a)(1)). The adverse action disclosure is confidential between the institution and the consumer involved. Since the Federal Reserve does not collect any information, no issue of confidentiality normally arises. However, the information may be protected from disclosure under the exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 USC 522 (b)).

Abstract: The Equal Credit Opportunity Act and Regulation B prohibit discrimination in any aspect of a credit transaction because of race, color, religion, national origin, sex, marital status, age, or other specified bases. To aid in implementation of this prohibition, the statute and regulation also subject creditors to various mandatory disclosure requirements, notification provisions, credit history reporting, monitoring rules, and recordkeeping requirements. These requirements are triggered by specific events and disclosures must be provided within the time periods established by the Act and regulation.

2. Report title: Recordkeeping and Disclosure Requirements in Connection with Regulation E (Electronic Funds Transfer)

Agency form number: Reg E
OMB control number: 7100-0200

Frequency: Event-generated
Reporters: State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and Edge and agreement corporations.

Annual reporting hours: 63,047 hours
Estimated average hours per response: Initial terms disclosure, 1.5 minutes; change in terms disclosure, 1 minute; periodic disclosure, 7 hours; and error resolution rules, 30 minutes.

Number of respondents: 1,289

General description of report: This information collection is mandatory (15 U.S.C. 1693 et seq.). The disclosures required by the rule and information about error allegations and their resolution are confidential between the institution and the consumer. Since the Federal Reserve does not collect any information, no issue of confidentiality arises. However, the information, if made available to the Federal Reserve, may be protected from disclosure under exemptions (b)(4), (6), and (8) of the Freedom of Information Act (5 U.S.C. § 552 (b)(4), (6), and (8)).

Abstract: The Electronic Funds Transfer Act and Regulation E are designed to ensure adequate disclosure of basic terms, costs, and rights relating to electronic fund transfer (EFT) services provided to consumers. Institutions offering EFT services must disclose to consumers certain information, including: initial and updated EFT terms, transaction information, periodic statements of activity, the consumer's potential liability for unauthorized transfers, and error resolution rights and procedures. EFT services include automated teller machines, telephone bill payment, point-of-sale transfers in retail stores, fund transfers initiated through the internet, and preauthorized transfers to or from a consumer's account.

Board of Governors of the Federal Reserve System, November 28, 2005.

Robert deV. Frierson,

Deputy Secretary of the Board.

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BILLING CODE 6210-01-S

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 applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center Web site at <http://www.ffiec.gov/nic/>.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 28, 2005.

A. Federal Reserve Bank of Cleveland
(Cindy West, Manager) 1455 East Sixth Street, Cleveland, Ohio 44101-2566:

1. *Huntington Bancshares Incorporated*, Columbus, Ohio; to merge with Unizan Financial Corp., and thereby indirectly acquire voting shares of Unizan Bank, N.A., both of Canton, Ohio.

B. Federal Reserve Bank of Chicago
(Patrick M. Wilder, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Capitol Bancorp Ltd.*, Lansing, Michigan; to acquire 51 percent of the voting shares of Capitol Development Bancorp Limited III, Lansing, Michigan, and thereby indirectly acquire Bank of Santa Barbara, Santa Barbara, California (in organization).

In connection with this application, Capitol Development Bancorp Limited III, Lansing, Michigan, also has applied to become a bank holding company by acquiring 51 percent of the voting shares of Bank of Santa Barbara, Santa Barbara, California.

C. Federal Reserve Bank of St. Louis
(Glenda Wilson, Community Affairs Officer) 411 Locust Street, St. Louis, Missouri 63166-2034:

German American Bancorp, Jasper, Indiana; to merge with Stone City Bancshares, Inc., Bedford, Indiana, and thereby indirectly acquire voting shares of Stone City Bank of Bedford, Indiana, Bedford, Indiana.

D. Federal Reserve Bank of Kansas City (Donna J. Ward, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *CCB Corporation*, Kansas City, Missouri; to merge with Acquisition Corporation, Leawood, Kansas, and thereby indirectly acquire voting shares of MidAmerican Bank & Trust

Company, National Association, Leavenworth, Kansas.

Board of Governors of the Federal Reserve System, October 28, 2005.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E5-6059 Filed 11-1-05; 8:45 am]

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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

TRANS No.	ACQUIRING	ACQUIRED	ENTITIES
TRANSACTIONS GRANTED EARLY TERMINATION—10/03/2005			
20050527	DaVita Inc	Gambro AB	Gambro Healthcare, Inc.
20051592	Harrah's Entertainment, Inc.	Ralph Engelstad and Betty Engelstad, Family Trust UTA 3/6/01.	Imperial Palace, LLC.
20051630	Parthenon Investors II, L.P.	Medical Consultants, Inc.	Medical Consultants, Inc.
20051659	CRH plc	Legg Mason Capital Partners, LP	Jolly Gardener Products, Inc.
20051662	Eye 1 S.a.r.l.	Thales SA	Avimo Europe Limited, Avimo North America Inc., Thales Electro-Optics Pte Limited, Thales Optics Limited.
TRANSACTIONS GRANTED EARLY TERMINATION—10/04/2005			
20051587	Ventiv Health, Inc.	R. Blane Walter	inChord Communications, Inc.
20051610	Medimmune, Inc.	Collective Therapeutics, Inc.	Collective Therapeutics, Inc.
20051627	Koninklijke Philips Electronics N.V.	LumiLeds Lighting International B.V.	LumiLeds Lighting International B.V.
20051668	GTCR Fund VIII, L.P.	James Levoy Sorenson	Sorenson Communications, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—10/07/2005			
20051641	Kirk Kerkorian	General Motors Corporation	General Motors Corporation
20051655	J.C. Flowers I, L.P.	Marsh & McLennan Companies, Inc.	Crump Group, Inc.
20051674	Nelnet, Inc.	The Education Financing Foundation of California.	Chela Education Financing, Inc.