

medical waste incinerator which consists of a wet gas scrubber (WGS) followed by a carbon adsorber and cartridge filter, located at the University of Texas Medical Branch (UTMBG) in Galveston, Texas?

A: Yes. EPA conditionally approves Hydro-Environmental Technologies petition on behalf UTMBG for an AMP. As part of the conditional approval, performance testing must be conducted to demonstrate compliance and establish OPL values for the WGS, carbon adsorber and cartridge filter. Final approval of the AMP will be based on the OPLs established and other provisions that may be deemed necessary from our evaluation of the test results.

Abstract for [1400036]

Q: Will EPA approve the Fuel Analysis Plan for monitoring total sulfur content of fuels in lieu of SO₂ emissions monitoring under NSPS subpart Db for Industrial-Commercial Institutional Steam Generating Units for which construction, reconstruction, or modification commenced after June 19, 1984, at the No. 6 Power Boiler in Westvaco, Texas L.P. facility (Westvaco)?

A: Yes. EPA conditionally approves Westvaco's Fuel Analysis Plan, as delineated within the response letter. 40 CFR 60.45b(k) allows compliance to be demonstrated by a fuel based compliance alternative. The plan ensures that data will be collected to demonstrate that the average percentage sulfur concentration in the wood fuel, plus three standard deviations, will not result in a combined fuel mixture that will exceed the sulfur emission limit. Westvaco will continue to obtain and maintain fuel receipts for the other combusted fuels.

Abstract for [1400037]

Q: Can an exemption from monitoring be approved for a fuel gas stream that is low in sulfur content, under NSPS subpart J, for the off-gas vent stream from the Merox Off-gas Knockout Pot in the Alky Stripper Reboiler Heater, at the Valero Refining Meraux facility in Meraux, Louisiana?

A: Yes. Based on the description of the process vent streams, the design of the vent gas controls, and the H₂S monitoring data furnished, EPA conditionally approves the exemption in light of changes made to NSPS subpart J on June 24, 2008 (73 **Federal Register** 35866). EPA finds that, when used and controlled as described in the response letter, the vent gas stream combusted is inherently low in sulfur according to 40 CFR 60.105(a)(4)(iv)(D)

and therefore, the fuel gas combustion device does not need to meet the continuous monitoring requirements of 40 CFR 60.105(a)(3) or 60.105(a)(4) for the Merox Off-gas Knockout Pot fuel gas stream. Valero Meraux is required to monitor and control the relevant process parameters, as summarized in the Enclosure, as a condition of this exemption approval.

Abstract for [1100017]

Q: Can alternative monitoring be approved in lieu of a Continuous Opacity Monitoring System (COMS) since the moisture in the Fluid Catalytic Cracking Unit exhaust from the wet gas scrubber (WGS) will interfere with the ability of the COMS to take accurate opacity readings due to water interference for the Conoco Phillips Sweeny, Texas Refinery?

A: Yes. EPA approves the alternative monitoring based on information provided by Conoco, including a stack test report and three proposed operating parameters limits (OPLs) for the wet gas scrubber. The OPLs address nozzle pressure, pressure drop, and liquid to gas ratio.

Dated: April 13, 2015.

Lisa Lund,

Director, Office of Compliance.

[FR Doc. 2015-09242 Filed 4-20-15; 8:45 am]

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 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 applications will also 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.

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 May 15, 2015.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Wintrust Financial Corporation*, Rosemont, Illinois; to acquire North Bank, Chicago, Illinois.

B. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *First Financial Bankshares, Inc.*, Abilene, Texas; to merge with FBC Bancshares, Inc., and thereby indirectly acquire First Bank, National Association, both in Conroe, Texas.

Board of Governors of the Federal Reserve System, April 15, 2015.

Michael J. Lewandowski,

Associate Secretary of the Board.

[FR Doc. 2015-09021 Filed 4-20-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Agency Information Collection Activities: Announcement of Board Approval Under Delegated Authority and Submission to OMB

AGENCY: Board of Governors of the Federal Reserve System.

SUMMARY: Notice is hereby given of the final approval of proposed information collection by the Board of Governors of the Federal Reserve System (Board) under OMB delegated authority, as per OMB Regulations on Controlling Paperwork Burdens on the Public. Board-approved collections of information are incorporated into the official OMB inventory of currently approved collections of information. Copies of the Paperwork Reduction Act Submission, supporting statements and approved collection of information instrument(s) are placed into OMB's public docket files. The Federal Reserve may not conduct or sponsor, and the respondent is not required to respond to, an information collection that has been extended, revised, or implemented on or after October 1, 1995, unless it displays a currently valid OMB control number.

FOR FURTHER INFORMATION CONTACT: Federal Reserve Board Acting Clearance

Officer—Mark Tokarski—Office of the Chief Data Officer, Board of Governors of the Federal Reserve System, Washington, DC 20551 (202) 452–5241. Telecommunications Device for the Deaf (TDD) users may contact (202) 263–4869, Board of Governors of the Federal Reserve System, Washington, DC 20551.

OMB Desk Officer—Shagufta Ahmed—Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10235, 725 17th Street NW., Washington, DC 20503.

Final approval under OMB delegated authority the extension for three years, with revision, of the following information collection:

Report title: Information Collection Associated with the Recordkeeping and Disclosure Requirements of Regulation B (Equal Credit Opportunity Act (ECOA)).

Agency form number: Regulation 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 organizations operating under section 25 or 25A of the Federal Reserve Act.

Estimated annual reporting hours: Notifications: 76,536 hours; Furnishing of credit information: 31,890 hours; Record retention, applications, actions, and prescreened solicitations: 8,504 hours; Information for monitoring purposes: 3,189 hours; Rules on providing appraisal reports, providing appraisal reports: 38,268 hours; Self-testing record retention, incentives, 400 hours and self-correction, 400 hours; Rules concerning requests for information, disclosure for optional self-test: 8,400 hours.

Estimated average hours per response: Notifications: 6 hours; Furnishing of credit information: 2.5 hours; Record retention, applications, actions, and prescreened solicitations: 8 hours; Information for monitoring purposes: 15 minutes; Rules on providing appraisal reports, providing appraisal reports: 3 hours; Self-testing record retention, incentives, 2 hours and self-correction, 8 hours; Rules concerning requests for information, disclosure for optional self-test: 3.5 hours.

Number of respondents: 1,063.

General description of report: This information collection is authorized by 15 U.S.C. 1691b, which authorizes the Consumer Financial Protection Bureau

(CFPB) to prescribe regulations to carry out the purposes of ECOA. An institution's recordkeeping and disclosure obligations under Regulation B are mandatory. The Federal Reserve does not collect any information; therefore, no issue of confidentiality normally arises.

Abstract: ECOA was enacted in 1974 and is implemented by Regulation B. ECOA prohibits discrimination in any aspect of a credit transaction because of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to contract), or other specified bases (receipt of public assistance, or the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act (15 U.S.C. 1600 *et seq.*)). To aid in implementation of this prohibition, the statute and regulation subject creditors to various mandatory disclosure requirements, notification provisions informing applicants of action taken on the credit application, 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 statute and regulation. There are no required reporting forms associated with the CFPB's Regulation B. To ease the burden and cost of compliance (particularly for small entities), Regulation B provides model disclosure forms.

Current Actions: On January 28, 2015, the Federal Reserve published a notice in the **Federal Register** (80 FR 4571) requesting public comment for 60 days on the extension, with revision, of the information collection associated with Regulation B. The comment period for this notice expired on March 30, 2015. The Federal Reserve did not receive any comments. The revisions will be implemented as proposed.

Final approval under OMB delegated authority the extension for three years, without revision, of the following information collections:

1. *Report title:* Information Collection Associated with the Recordkeeping, Reporting, and Disclosure Requirements of Regulation BB (Community Reinvestment Act (CRA)).

Agency form number: Regulation BB.

OMB control number: 7100–0197.

Frequency: Annually.

Reporters: State member banks (SMBs).

Estimated annual reporting hours: Recordkeeping requirement, small business and small farm loan register: 16,863 hours; Optional recordkeeping

requirements, consumer loan data, 4,238 hours and other loan data, 275 hours; Reporting requirements, assessment area delineation, 164 hours; loan data: Small business and small farm, 616 hours, community development, 1,066 hours, and HMDA out of MSA, 17,963 hours; Optional reporting requirements, data on lending by a consortium or third party, 153 hours; affiliate lending data, 152 hours; request for strategic plan approval, 275 hours; request for designation as a wholesale or limited purpose bank, 4 hours; Disclosure requirement, public file, 8,510 hours.

Estimated average hours per response: Recordkeeping requirement, small business and small farm loan register: 219 hours; Optional recordkeeping requirements, consumer loan data, 326 hours, and other loan data, 25 hours; Reporting requirements, assessment area delineation, 2 hours; loan data: Small business and small farm, 8 hours, community development, 13 hours, and HMDA out of MSA, 253 hours; Optional reporting requirements, data on lending by a consortium or third party, 17 hours; affiliate lending data, 38 hours; request for strategic plan approval, 275 hours; request for designation as a wholesale or limited purpose bank, 4 hours; Disclosure requirement, public file, 10 hours.

Number of respondents: Recordkeeping requirement, small business and small farm loan register, 77; Optional recordkeeping requirements, consumer loan data, 13, and other loan data, 11; Reporting requirements, assessment area delineation, 82; loan data: Small business and small farm, 77, community development, 82, and HMDA out of MSA, 71; Optional reporting requirements, data on lending by a consortium or third party, 9; affiliate lending data, 4; request for strategic plan approval, 1; request for designation as a wholesale or limited purpose bank, 1; Disclosure requirement, public file, 851.

General description of report: This information collection is authorized by section 806 of the CRA, which permits the Board to issue regulations to carry out the purpose of CRA (12 U.S.C. 2905), Section 11 of the Federal Reserve Act (FRA), which permits the Board to require such statements as reports of SMBs as it deems necessary (12 U.S.C. 248(a)(1)), and section 9 of the FRA, which permits the Board to examine SMBs (12 U.S.C. 325). The obligation to comply with the recordkeeping, reporting, and disclosure requirements of Regulation BB is generally mandatory and varies depending on whether the bank is a large bank. Other parts of the

collection—specifically, the request for designation as a wholesale or limited purpose bank, the strategic plan, and the recordkeeping and reporting requirements associated with data regarding consumer loans and lending performance, affiliate lending data, data on lending by a consortium or a third party, are required to obtain a benefit. The data that are reported to the Federal Reserve are not considered confidential.

Abstract: CRA was enacted in 1977 and is implemented by Regulation BB. The CRA directs the federal banking agencies¹ to evaluate financial institutions' records of helping to meet the credit needs of their entire communities, including low- and moderate-income areas consistent with the safe and sound operation of the institutions. The CRA is implemented through regulations issued by the federal banking agencies.²

In 1995, the federal banking agencies issued substantially identical regulations under CRA to reduce unnecessary compliance burden, promote consistency in CRA assessments, and encourage improved performance.³ As a result, the current recordkeeping, reporting, and disclosure requirements under Regulation BB depend in part on a bank's size, and are discussed more fully below in the description of information collection.

Under Regulation BB, large banks are defined as those with assets of \$1.202 billion or more for the past two consecutive year-ends; all other banks are considered small or intermediate.⁴ The banking agencies amend the definition of a small bank and an intermediate small bank in their CRA regulations each year when the asset thresholds are adjusted for inflation pursuant to Regulation BB, most recently in December 2013.⁵

¹ In addition to the Board, the federal banking agencies currently responsible for CRA rules are the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corporation (FDIC).

² The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 transferred from the Office of Thrift Supervision (OTS) all authorities (including rulemaking) relating to savings associations to the OCC and all authorities (including rulemaking) relating to savings and loan holding companies (SLHCs) to the Board on July 21, 2011.

³ 60 FR 22156 (May 4, 1995).

⁴ Beginning January 1, 2014, banks and savings associations that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.202 billion are small banks or small savings associations. Small banks or small savings associations with assets of at least \$300 million as of December 31 of both of the prior two calendar years, and less than \$1.202 billion as of December 31 of either of the prior two calendar years, are intermediate small banks or intermediate small savings associations.

⁵ 78 FR 79283 (December 30, 2013).

Other than the information collections pursuant to the CRA, the Board has no information collection that supplies data regarding the community reinvestment activities of SMBs.

Current Actions: On January 28, 2015, the Federal Reserve published a notice in the **Federal Register** (80 FR 4571) requesting public comment for 60 days on the extension, without revision, of the Recordkeeping, Reporting and Disclosure Requirements in Regulation BB. The comment period for this notice expired on March 30, 2015. The Federal Reserve did not receive any comments.

2. Report title: Information Collections Associated with the Recordkeeping and Disclosure requirements of Regulation M (Consumer Leasing).

Agency form number: Regulation M.

OMB control number: 7100-0202.

Frequency: On occasion.

Reporters: Consumer lessors.

Estimated annual reporting hours:

Disclosures: 33 hours; Advertising: 7 hours.

Estimated average hours per response:

Disclosures: 2.08 hours; Advertising: 25 minutes.

Number of respondents: 4.

General description of report: This information collection is authorized by sections 105(a) and 187 of TILA (15 U.S.C. 1604(a) and 1667f respectively, which authorize the Consumer Financial Protection Bureau (CFPB) to issue regulations to carry out the provisions of the Consumer Leasing Act (CLA). The CFPB's Regulation M, 12 CFR part 1013, implements these statutory provisions. An institution's recordkeeping and disclosure obligations under Regulation M are mandatory. Because the Federal Reserve does not collect any information pursuant to the CFPB's Regulation M, no issue of confidentiality normally arises. Furthermore, the lease information regarding individual leases with consumers is confidential between the institution and the consumer. In the event the Board were to retain regarding consumer leases during the course of an examination, the information regarding the consumer and the lease would be kept confidential pursuant to section (b)(8) of the Freedom of Information Act (5 U.S.C. 522 (b)(8)).

Abstract: The CLA and Regulation M are intended to provide consumers with meaningful disclosures about the costs and terms of leases for personal property. The disclosures enable consumers to compare the terms for a particular lease with those for other leases and, when appropriate, to compare lease terms with those for credit transactions. The CLA and Regulation M also contain rules about

advertising consumer leases and limit the size of balloon payments in consumer lease transactions.

The CFPB's Regulation M applies to all types of lessors of personal property (except motor vehicle dealers excluded from the Bureau's authority under Dodd-Frank Act section 1029, which are covered by the Board's Regulation M⁶). The CLA and Regulation M require lessors to disclose to consumers uniformly the costs, liabilities, and terms of consumer lease transactions. Disclosures are provided to consumers before they enter into lease transactions and in advertisements that state the availability of consumer leases on particular terms. The regulation generally applies to consumer leases of personal property in which the contractual obligation does not exceed \$53,500 and has a term of more than four months. The CLA does not provide exemptions for small entities.

In April 2011, shortly before primary rule writing authority for the CLA transferred to the CFPB, the Board published a final rule that established a new dollar threshold for lease transactions subject to Regulation M, implementing an amendment to the CLA by the Dodd-Frank Act.⁷ This amendment increased the dollar threshold for lease contracts subject to the CLA and Regulation M from \$25,000 to \$50,000. The amendment also required that this threshold be adjusted annually for inflation by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), as published by the Bureau of Labor Statistics. For 2014, the Regulation M threshold is \$53,500,⁸ which will be increased to \$54,600 effective January 1, 2015.⁹

Current Actions: On January 28, 2015, the Federal Reserve published a notice in the **Federal Register** (80 FR 4571) requesting public comment for 60 days on the extension, without revision, of the Board's information collections associated with the Recordkeeping and Disclosure Requirements of Regulation M. The comment period for this notice expired on March 30, 2015. The Federal Reserve did not receive any comments.

⁶ 12 U.S.C. 5519; 12 CFR part 213.

⁷ Public Law 111-203, 1100E, 124 Stat. 1376 (2010), amending 15 U.S.C. 1667(1). See 76 FR 18349 (Apr. 4, 2011).

⁸ 78 FR 70193 (Nov. 25, 2013). This threshold adjustment was issued jointly by the Board, for its Regulation M at 12 CFR part 213, and the CFPB, for its Regulation M at 12 CFR 1013.

⁹ 79 FR 56482 (Sept. 22, 2014).

Board of Governors of the Federal Reserve System, April 16, 2015.

Robert deV. Frierson,
Secretary of the Board.

[FR Doc. 2015-09193 Filed 4-20-15; 8:45 am]

BILLING CODE 6210-01-P

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 (12 U.S.C. 1817(j)) and section 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 notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than May 5, 2015.

A. Federal Reserve Bank of Dallas (Robert L. Triplett III, Senior Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *James F. Kemp, Karen Sybil Kemp, Cynthia Susan Kemp, Keith Keller, Marjorie Keller, Stacy Lynn Loth, Kory Allen Keller, Mark Durst, Kay Keller Durst, and Daniel Wesley Kemp, all of Fredericksburg, Texas; Brian Daniel Kemp, San Marcos, Texas; Stephanie Ann Igle, San Angelo, Texas; Kristy Kay LeJeune, College Station, Texas; Kimberly Durst Bonnen, Friendswood, Texas; Kathleen Keller, Hye, Texas; and James L. Hayne, San Antonio, Texas, as trustee of the James L. Hayne, Ranch Trust of 2001 and Roxana C. Hayne, Ranch Trust of 2001; collectively, to retain voting shares of Security Holding Company, and thereby indirectly retain voting shares of Security State Bank & Trust, both in Fredericksburg, Texas.*

Board of Governors of the Federal Reserve System, April 15, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

[FR Doc. 2015-09020 Filed 4-20-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the notices must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than May 15, 2015.

A. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690-1414:

1. *Horizon Bancorp*, Michigan City, Indiana; to acquire 100 percent of the voting shares of Peoples Bancorp, and indirectly acquire Peoples Federal Savings Bank of DeKalb County, both in Auburn, Indiana, and thereby engage in operating a savings association, pursuant to section 225.28 (b)(4)(ii).

Board of Governors of the Federal Reserve System, April 15, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

[FR Doc. 2015-09019 Filed 4-20-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

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

This notice corrects a notice (FR Doc. 2015-07792) published on page 18404 of the issue for Monday, April 6, 2015.

Under the Federal Reserve Bank of San Francisco heading, the entry for *PacWest Bancorp, and Pacific Western*

Bank, both in Los Angeles, California, is revised to read as follows:

A. Federal Reserve Bank of San Francisco (Gerald C. Tsai, Director, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *PacWest Bancorp, and Pacific Western Bank*, both in Los Angeles, California; to merge with Square 1 Financial, Inc., and thereby indirectly acquire Square 1 Bank, both in Durham, North Carolina.

In connection with this application, Applicants have also applied to acquire Square 1 Ventures, LLC, Square 1 Venture Management 1, L.P., and Square 1 Ventures 1, L.P., all in Durham, North Carolina, and thereby engage in funds management, investment advisory, and private placement activities, pursuant to sections 225.28(b)(6)(i), (b)(7)(i) and (b)(7)(iii), respectively.

Comments on this application must be received by May 1, 2015.

Board of Governors of the Federal Reserve System, April 16, 2015.

Michael J. Lewandowski,
Associate Secretary of the Board.

[FR Doc. 2015-09185 Filed 4-20-15; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Unless otherwise noted, comments regarding the notices must be received at the Reserve Bank indicated or the