



## **NATIONAL CREDIT UNION ADMINISTRATION**

### **Proposed New and Renewal of Agency Information Collections; Request for Comments**

**AGENCY:** National Credit Union Administration (NCUA).

**ACTION:** Notice of submission to the Office of Management and Budget.

**SUMMARY:** As required by the Paperwork Reduction Act of 1995, The National Credit Union Administration (NCUA) is submitting the following extensions and revisions of currently approved collections to the Office of Management and Budget (OMB) for renewal.

**DATES:** Written comments should be received on or before **[INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER]** to be assured consideration.

**ADDRESSES:** 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](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting “Currently under 30-day Review—Open for Public Comments” or by using the search function.

**FOR FURTHER INFORMATION CONTACT:** Copies of the submission may be obtained by contacting Dacia Rogers at (703) 518-6547, emailing [PRAComments@ncua.gov](mailto:PRAComments@ncua.gov), or viewing the entire information collection request at [www.reginfo.gov](http://www.reginfo.gov).

#### **SUPPLEMENTARY INFORMATION:**

*OMB Number:* 3133-0024.

*Title:* Mergers of Federally-Insured Credit Unions; Voluntary Termination or Conversion of Insured Status, 12 CFR 708b.

*Type of Review:* Extension of a previously approved collection.

*Abstract:* The Federal Credit Union Act requires written approval of the NCUA Board before one or more federally-insured credit unions merge or before a federally-insured credit union converts to nonfederal (private) share insurance or terminates federal share insurance and authorizes the NCUA Board to prescribe rules regarding mergers of federally-insured credit unions and changes in insured status. Part 708b of NCUA's rules sets forth the procedural and disclosure requirements for mergers of federally-insured credit unions, conversions from federal share insurance to nonfederal insurance, and federal share insurance terminations.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 163.

*Estimated Number of Responses per Respondent:* 6.

*Estimated Total Annual Responses:* 975.

*Estimated Hours per Response:* 5.5.

*Estimated Total Annual Burden Hours:* 5,322.

*Reason for Change:* Number of respondents for Share Insurance Conversions decreased.

*OMB Number:* 3133-0163.

*Title:* Privacy of Consumer Financial Information, Regulation P, 12 CFR Part 1016.

*Type of Review:* Extension of a previously approved collection.

*Abstract:* Regulation P (12 CFR part 1016) requires credit unions to disclose its privacy policies to customers as well as offer customers a reasonable opportunity to opt out-in whole or in part-of those policies to further restrict the release of their personal financial information to nonaffiliated third parties. Credit unions are required to provide an initial privacy notice to customers that is clear and conspicuous, an annual notice of the privacy policies and practices of the institution, a revised notice to customers if triggered by specific changes to the existing policy, and a notice of the right of the customer to opt out of the institution's information sharing practices. Consumers who choose to exercise their opt-out right document this choice by returning an opt-out form or

other permissible method. This information collection is needed to evidence compliance with title V of the Gramm-Leach-Bliley Act.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 1,801,750.

*Estimated Number of Responses per Respondent:* 1.

*Estimated Total Annual Responses:* 1,801,750.

*Estimated Hours per Response:* .27

*Estimated Total Annual Burden Hours:* 485,282.

*Reason for Change:* Number of respondents increased due to credit union membership.

*OMB Number:* 3133-0181.

*Title:* Registration of Mortgage Loan Originators.

*Type of Review:* Extension of a previously approved collection.

*Abstract:* The S.A.F.E. Act (12 U.S.C. 5101-5116) requires an employee of an institution regulated by a Federal banking agency who engages in the business of a residential mortgage loan originator to register with the Nationwide Mortgage Licensing System and Registry and obtain a unique identifier. Under CFPB regulations at 12 CFR part 1007, agency-regulated institutions must require their employees who act as residential mortgage loan originators to comply with the requirements to register and obtain a unique identifier and adopt and follow written policies and procedures.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 71,440.

*Estimated Number of Responses per Respondent:* 2.1.

*Estimated Total Annual Responses:* 152,909.

*Estimated Hours per Response:* .5.

*Estimated Total Annual Burden Hours:* 80,058.

*Reason for Change:* Number of respondents decreased.

*OMB Number:* 3133-0187.

*Title:* Reverse Mortgage Products - Guidance for Managing Risks.

*Type of Review:* Extension of a previously approved collection.

*Abstract:* The guidance will assist institutions in managing the compliance and risks associated with reverse mortgages. It will ensure that their risk management and consumer protection practices adequately address the compliance and risks raised by reverse mortgage lending.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 12.

*Estimated Number of Responses per Respondent:* 1.

*Estimated Total Annual Responses:* 12.

*Estimated Hours per Response:* 10.6.

*Estimated Total Annual Burden Hours:* 128.

*Reason for Change:* Number of respondents decreased.

*OMB Number:* 3133-NEW.

*Title:* Individual Access and Consent for Disclosure of Records Protected Under the Privacy Act.

*Type of Review:* New.

*Abstract:* This collection aims to prevent wrongful disclosure of individuals' records by NCUA. It supports NCUA staff in processing FOIA and Privacy Act requests by verifying identities and obtaining consent for record disclosures.

*Affected Public:* Private Sector: Not-for-profit institutions.

*Estimated Number of Respondents:* 60.

*Estimated Number of Responses per Respondent:* 1

*Estimated Total Annual Responses:* 60.

*Estimated Hours per Response:* 0.25.

*Estimated Total Annual Burden Hours:* 16.

*Request for Comments:* Comments submitted in response to this notice will be summarized and included in the request for Office of Management and Budget approval. All comments will become a matter of public record. The public is invited to submit comments concerning: (a) whether the collection of information is necessary for the proper performance of the function of the agency, including whether the information will have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information, 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 collection of the information on the respondents, including the use of automated collection techniques or other forms of information technology.

By the National Credit Union Administration Board.

**Melane Conyers-Ausbrooks,**

*Secretary of the Board.*

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