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[OMB No. 3064-0140; -0176]

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, invites the general public and other Federal agencies to take this opportunity to comment on the request to renew the existing information collections described below (OMB Control No. 3064-0140; -0176). The notices of proposed renewal for these information collections were previously published in the *Federal Register* on July 2, 2026, allowing for a 60-day comment period. No comments were received.

DATES: Comments must be submitted on or before **[INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE *FEDERAL REGISTER*]**.

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*. Include the name and number of the collection in the subject line of the message.
- *Mail*: Robert Meiers, Regulatory Attorney, MB-3013, 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.

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*. Find these information collections by selecting "Currently under 30-day Review - Open for Public Comments" or by using the search function.

FOR FURTHER INFORMATION CONTACT: Robert Meiers, Regulatory Attorney, Romeiers@fdic.gov, MB-3013, 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: Insurance Sales Consumer Protections.

OMB Number: 3064-0140.

Form Number: None

Affected Public: Insured State nonmember banks and savings associations that sell insurance products; persons who sell insurance in or on behalf of insured State nonmember banks and savings associations.

Burden Estimate:

Summary of Estimated Annual Burden (OMB No. 3064-0140)					
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. Insurance Sales Consumer Protections, 12 CFR 343 (Mandatory)	Third-Party Disclosure (On Occasion)	934	1	5:00	4,670
				Total Annual Burden (Hours):	***4,670***
Source: FDIC.					

General Description of Collection: Respondents must provide disclosures to consumers that insurance products and annuities are not FDIC insured and obtain consumer acknowledgments, as required by 12 CFR part 343. The disclosures must be provided before the completion of the initial sale of an insurance product or annuity and, when applicable, at the time of application for an extension of credit if insurance products or annuities are sold, solicited, advertised, or offered in connection with the extension of credit. There is no change in the substance or methodology of this information collection. The estimated annual burden had decreased by 835 hours, from 5,505 hours in 2023 to 4,670 hours currently. As the estimated time per response remains unchanged, the decrease is due to a reduction in the estimated number of respondents.

2. Title: Reverse Mortgage Products.

OMB Number: 3064-0176.

Form Number: None.

Affected Public: Insured state nonmember banks and state savings associations making reverse mortgage.

Burden Estimate:

Summary of Estimated Annual Burden (OMB No. 3064-0176)					
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. Reverse Mortgage Products - Implementation, 12 CFR 365 (Mandatory)	Recordkeeping (Annual)	5	1	40:00	200
2. Reverse Mortgage Products - Ongoing, 12 CFR 365 (Mandatory)	Recordkeeping (Annual)	18	1	08:00	144
				Total Annual Burden (Hours):	***344***
Source: FDIC.					

General Description of Collection: Respondents must prepare and provide certain disclosures to consumers (e.g., that insurance products and annuities are not FDIC-insured) and obtain consumer acknowledgments, at two different times: (1) Before the completion of the initial sale of an insurance product or annuity to a consumer; and (2) at the time of application for the extension of credit (if insurance products or annuities are sold, solicited, advertised, or offered in connection with an extension of credit). There is no change in the substance or methodology of this information collection. The estimated annual burden has increased by 64 hours, from 280 hours in 2024 to 344 hours currently, due to an increase in the number of respondents to IC 1 only partially offset by a decrease in the estimated number of respondents to IC 2.

Request for Comment

Comments are invited on: (a) Whether the collection of information is 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 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; and (d) ways to minimize the burden of the collection 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, on September 3, 2026.
Jennifer M. Jones,
Deputy Executive Secretary.

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