

the Federal Reserve, the Federal Reserve could make the surveys mandatory. The ability of the Federal Reserve to maintain the confidentiality of information provided by respondents to the FR 3052 surveys would be determined on a case-by-case basis depending on the type of information provided for a particular survey. Depending upon the survey questions, confidential treatment could be warranted under subsections (b)(4), (b)(6), and (b)(8) of the Freedom of Information Act, 5 U.S.C. 552(b)(4), (6), and (8).

Abstract: The supervision and policy functions of the Federal Reserve have occasional need to gather data on an ad-hoc basis from the banking and financial industries on their financial condition (outside of the standardized regulatory reporting process) to respond to changes in economic or other factors. Further, the data may relate to a particular business activity that requires a more detailed presentation of the information than is available through regulatory reports [such as the (FFIEC 031 and FFIEC 041; OMB No. 7100-0036) (FFIEC 002; OMB No. 7100-0032) (FR 2886b; OMB No. 7100-0086), and (FR Y-9C; OMB No. 7100-0128)]. These data may be particularly needed in times of critical economic or regulatory changes or when issues of immediate supervisory concern arise from Federal Reserve supervisory initiatives and working groups or requests from Board Members and the Congress. The Federal Reserve would use this event-driven survey to obtain information specifically tailored to the Federal Reserve's supervisory, regulatory, operational, and other responsibilities. The Federal Reserve proposes to conduct the FR 3052 up to 24 times per year. The frequency and content of the questions would depend on changing economic, regulatory, or legislative developments.

2. *Report title:* Consumer Protection Surveys.

Agency form number: FR 3053.

OMB control number: 7100—to be assigned.

Frequency: On occasion.

Reporters: Consumers, households, and financial and non-financial businesses.

Estimated annual reporting hours: 6,550 hours.

Estimated average time per response:

Consumer studies: Quantitative and general studies, 0.5 hours; financial institution consumers, .5 hours; qualitative studies, 1.5 hours;

Financial institution study: Financial institution staff, 1.5 hours; and

Stakeholder studies: stakeholder clientele, 0.5 hours; stakeholder staff, 1.5 hours.

Estimated number of respondents:

Consumer studies: Quantitative and general studies, 2,000; financial institution consumers, 500; qualitative studies, 100;

Financial institution study: Financial institution staff, 25; and

Stakeholder studies: Stakeholder clientele, 500; stakeholder staff, 100.

General description of report: This information collection is authorized pursuant to the: Home Mortgage Act, section 806 (12 U.S.C. 2804(a)); Community Reinvestment Act, section 806 (12 U.S.C. 2905); Competitive Equality Banking Act, section 1204 (12 U.S.C. 3806); Expedited Funds Availability Act, section 609 (12 U.S.C. 4008); Truth in Saving Act, section 269 (12 U.S.C. 4308); Federal Trade Commission Act, section 18(f) (15 U.S.C. 57a(f)); Truth in Lending Act, section 105 (15 U.S.C. 1604); Mortgage Disclosure Improvement Act, sections 2501 through 2503 of the Housing and Economic Recovery Act of 2008 (15 U.S.C. 1638(b)(2)); Higher Education Opportunity Act of 2008, section 1021(a) (15 U.S.C. 1638(e)(5)); Consumer Leasing Act of 1976, section 1021(a)(15 U.S.C. 1667f); Fair Credit Reporting Act, section 621 (15 U.S.C. 1681s(e)); Equal Credit Opportunity Act, section 703 (15 U.S.C. 1691b(a)); Electronic Funds Transfer Act, section 904 (15 U.S.C. 1693b); Gramm-Leach-Bliley Act, section 504 (15 U.S.C. 6804); and Flood Disaster Protections Act of 1973, section 102 (42 U.S.C. 4012a). Respondent participation in these surveys is voluntary. The ability of the Federal Reserve to maintain the confidentiality of information provided by respondents to the FR 3053 surveys will be determined on a case-by-case basis depending on the type of information provided for a particular survey. Depending upon the survey questions, confidential treatment could be warranted under the Freedom of Information Act, 5 U.S.C. 552(b)(4) and (6).

Abstract: The Federal Reserve would use this event-driven survey to obtain information specifically tailored to the Federal Reserve's supervisory, regulatory, operational, informational, and other responsibilities. This survey would gather qualitative and quantitative information directly from: consumers (consumer studies), financial institutions and other financial companies offering consumer financial products and services (financial institution study), and other stakeholders, such as State or local

agencies, community development organizations, brokers, appraisers, settlement agents, software vendors, and consumer groups (stakeholder studies). The Federal Reserve proposes to conduct the FR 3053 up to 20 times per year. The frequency and content of the questions would depend on changing economic, regulatory, or legislative developments.

Current Actions: On July 16, 2009, the Federal Reserve published a notice in the **Federal Register** (74 FR 34577) requesting public comment for 60 days on the implementation of the FR 3052 and FR 3053 Surveys. The comment period for this notice expired on September 14, 2009. The Federal Reserve did not receive any comments; the surveys will be implemented as proposed.

Board of Governors of the Federal Reserve System, September 22, 2009.

Jennifer J. Johnson,
Secretary of the Board.

[FR Doc. E9-23165 Filed 9-24-09; 8:45 am]

BILLING CODE 6210-01-P

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire 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 office 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 October 13, 2009.

A. Federal Reserve Bank of Atlanta
(Steve Foley, Vice President) 1000 Peachtree Street, N.E., Atlanta, Georgia 30309:

1. *PCAP Managers, LLC; Parthenon Investors III, L.P.; PCAP Associates; J&R Advisors F.F., LLC; J&R Founders Fund II, L.P.; and PCAP-SNBT, LLC*, all of Boston, Massachusetts; to acquire voting shares of Three Shores Bancorporation, Inc., and thereby indirectly acquire voting shares of Seaside National Bank & Trust, both of Orlando, Florida.

2. *Lovell Minnick Holdings, LLC; Lovell Minnick Partners, LLC; Lovell Minnick Equity Advisors II, LLC; Lovell Minnick Equity Partners II, L.P.; and LM-SNBT, LLC*, all of El Segundo, California; to voting shares of Three Shores Bancorporation, Inc., and thereby indirectly acquire voting shares of Seaside National Bank & Trust, both of Orlando, Florida.

B. Federal Reserve Bank of Dallas (E. Ann Worthy, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *Harmon A. Brown*, Chicago, Illinois; to become independent trustee of the LCK 1993 Trust; LCK Dynasty Trust; LCK Legacy Trust; the Katz Millennium Trust; and LCK Trust No. 2, and acquire voting shares of First Community Bancshares, Inc., Killeen, Texas, and thereby indirectly acquire voting shares of FCBI Delaware Inc., Wilmington, Delaware, First National Bank Texas, Killeen, Texas, and Fort Hood National Bank, Fort Hood, Texas.

Board of Governors of the Federal Reserve System, September 22, 2009.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E9-23156 Filed 9-24-09; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire 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 office 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 October 9, 2009.

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

1. *TRSD Holdings, LP*, Warren, Michigan, and Thomas Fabbri, as trustee of The Thomas Fabbri Revocable Trust, both of Sterling Heights, Michigan; to acquire voting shares of Level One

Bancorp, Inc., and thereby indirectly acquire voting shares of Level One Bank, both of Farmington Hills, Michigan.

Board of Governors of the Federal Reserve System, September 21, 2009.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E9-23134 Filed 9-24-09; 8:45 am]

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 applications 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 website at 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 October 19, 2009.

A. Federal Reserve Bank of New York (Ivan Hurwitz, Bank Applications Officer) 33 Liberty Street, New York, New York 10045-0001:

1. *The Goldman Sachs Group, Inc.*, New York, New York; to retain 9 percent of the voting shares of Atlantic Capital Bancshares, Inc., and thereby indirectly acquire voting shares of

Atlantic Capital Bank, both of Atlanta, Georgia.

2. *The Goldman Sachs Group, Inc.*, New York, New York; to retain 9.8 percent of the voting shares of Avenue Financial Holdings, Inc., and thereby indirectly retain voting shares of Avenue Bank, both of Nashville, Tennessee.

3. *The Goldman Sachs Group, Inc.*, New York, New York; to retain 6.6 percent of the voting shares of Doral Holdings, L.P., and thereby indirectly retain voting shares of Doral Bank, both of San Juan, Puerto Rico.

In connection with this application, Applicant also has applied to retain Doral Holdings, L.P., and Doral Bank, FSB, New York, New York, a federal savings association, and engage in operating a savings and loan association, pursuant to Section 225.28(b)(4) of Regulation Y.

4. *The Goldman Sachs Group, Inc.*, New York, New York; to retain its indirect interest in The First Marblehead Corporation, and thereby acquire Union Federal Savings Bank both of Boston, Massachusetts, and engage in operating a savings and loan association, pursuant to section 225.28(b)(4) of Regulation Y.

B. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *BW Acquisition, LLC* Fountain Greemn Utah; to become a bank holding company by acquiring 57.7 percent of the voting shares of Utah Community Bancorp, and thereby indirectly acquire Utah Community Bank, both of Sandy, Utah.

Board of Governors of the Federal Reserve System, September 21, 2009.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. E9-23132 Filed 9-24-09; 8:45 am]

BILLING CODE 6210-01-S

FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are 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