

appear to most prevent ‘unbanked’ individuals from establishing conventional accounts’; and (2) “what is a fair estimate of the size and worth of the ‘unbanked’ market in the United States.” The National Survey of Unbanked and Underbanked Households is designed to address these factors and provide a factual basis on the proportions of unbanked households. Such a factual basis is necessary to adequately assess banks’ efforts to serve these households as required by the statutory mandate. The National Survey of Unbanked and Underbanked Households is the only population-representative survey conducted at the national level that provides state-level estimates of the size and characteristics of unbanked and underbanked households for all 50 states and the District of Columbia.

The FDIC supplement collects nationally-representative data, not otherwise available, to measure and track economic inclusion, and assess the accessibility and sustainability of banking relationships. The survey identifies different banking status groups, including unbanked and underbanked consumers. In identifying underbanked consumers, the FDIC considers households that have bank accounts but also substantially rely on nonbank financial services to meet basic financial needs such as receiving income, paying bills, saving and storing money, and accessing basic consumer credit. There is an emphasis on services that are disproportionately relied on by the unbanked, and are provided by a company or firm, as opposed to those accessed informally through individuals. The survey captures the use of a range of bank and nonbank products, and other data to help assess the reasons why some households do not make greater use of mainstream banking services.

To obtain this information, the FDIC partners with the U.S. Census Bureau, which administers the Household Survey supplement (“FDIC Supplement”) to households that participate in the CPS. The supplement has been administered every other year since January 2009. The previous survey questionnaires and survey results can be accessed through the following link: <http://www.economicinclusion.gov/surveys/>.

Consistent with the statutory mandate to conduct the surveys on an ongoing basis, the FDIC already has in place arrangements for conducting the sixth Household Survey as a supplement to the June 2019 CPS.

However, prior to finalizing the next survey questionnaire, the FDIC seeks to

solicit public comment on whether changes to the existing instrument are desirable and, if so, to what extent. It should be noted that, as a supplement of the CPS survey, the Household Survey needs to adhere to specific parameters that include limits in the length and sensitivity of the questions that can be asked of CPS respondents. Interested members of the public may obtain a copy of the proposed survey questionnaire on the following web page: <https://www.fdic.gov/regulations/laws/federal/2018/2019-draft-household-survey-questionnaire.pdf>.

Comment Discussion

On November 23, 2018, the FDIC requested comment for 60 days on a proposal to renew the National Survey of Unbanked and Underbanked Households information collection.¹ The FDIC received two comments in response to this request. Both commenters were supportive of the survey effort. One did not provide specific suggestions about the survey. The other commenter suggested that the FDIC collect information on the types of activities that consumers conduct at bank branches. The FDIC is interested in better understanding consumers’ use of banking channels, including physical branch locations, and the 2019 survey includes questions on the use of bank tellers and the intensity of branch use. However, the suggested question detailing branch activities was long, with 14 answer options, and would not be feasible to implement given the survey administration methods (it is primarily telephone-based) and survey length constraints. The FDIC will consider how best to learn about consumers’ bank branch activities in future survey administrations and/or other research efforts.

Request for Comment

Comments are again 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.

¹ 83 FR 55532 (November 6, 2018).

Dated at Washington, DC, on February 15, 2019.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 2019–03001 Filed 2–20–19; 8:45 am]

BILLING CODE 6714–01–P

FEDERAL MARITIME COMMISSION

Notice of Agreements Filed

The Commission hereby gives notice of the filing of the following agreements under the Shipping Act of 1984. Interested parties may submit comments on the agreements to the Secretary by email at Secretary@fmc.gov, or by mail, Federal Maritime Commission, Washington, DC 20573, within twelve days of the date this notice appears in the **Federal Register**. Copies of agreements are available through the Commission’s website (www.fmc.gov) or by contacting the Office of Agreements at (202)–523–5793 or tradeanalysis@fmc.gov.

Agreement No.: 012426–003.

Agreement Name: The OCEAN Alliance Agreement.

Parties: American President Lines, Ltd., APL Co. Pte. Ltd., and CMA CGM S.A. (acting as a single party); COSCO Shipping Lines Co., Ltd. and COSCO Shipping Lines (Europe) GmbH (acting as a single party); Evergreen Line Joint Service Agreement, and OOCL (Europe) Limited and Orient Overseas Container Line Limited (acting as a single party).

Filing Party: Robert Magovern; Cozen O’Connor.

Synopsis: The Amendment revises Article 7 of the Agreement to extend the minimum term of the agreement through March 31, 2027.

Proposed Effective Date: 3/30/2019.

Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/1214>.

Agreement No.: 201290.

Agreement Name: Maersk/MSK/Zim USPNW Cooperative Working Agreement.

Parties: Maersk Line A/S; Mediterranean Shipping Company S.A.; and ZIM Integrated Shipping Services Ltd.

Filing Party: Wayne Rohde; Cozen O’Connor.

Synopsis: The Agreement authorizes the parties to operate a vessel string in the trade between ports in China, Japan, Taiwan, and South Korea on the one hand and ports in the State of Washington on the other hand. It also authorizes ZIM to exchange space on that string for space on another string operated by Maersk and MSC.

Proposed Effective Date: 2/14/2019.
Location: <https://www2.fmc.gov/FMC.Agreements.Web/Public/AgreementHistory/21334>.

Dated: February 15, 2019.

Rachel Dickon,
 Secretary.

[FR Doc. 2019-02975 Filed 2-20-19; 8:45 am]

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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 March 18, 2019.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *First Keyes Bancshares, Inc., Keyes, Oklahoma*; to merge with S G Bancshares, Inc., and thereby indirectly acquire State Guaranty Bank, both of Okeene, Oklahoma.

2. *Seiling Bancshares, Inc., Seiling, Oklahoma*; to become a bank holding company by acquiring 100 percent of the voting shares of The Seiling State Bank, Seiling, Oklahoma.

Board of Governors of the Federal Reserve System, February 15, 2019.

Michele Taylor Fennell,
Assistant Secretary of the Board.

[FR Doc. 2019-02970 Filed 2-20-19; 8:45 am]

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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 § 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 March 7, 2019.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *Robert Dawson, Longwood, Florida*; to acquire voting shares of Pathway Bancorp, Cairo, Nebraska, and thereby indirectly acquire control of Pathway Bank, Cairo, Nebraska.

Board of Governors of the Federal Reserve System, February 15, 2019.

Michele Taylor Fennell,
Assistant Secretary of the Board.

[FR Doc. 2019-02969 Filed 2-20-19; 8:45 am]

BILLING CODE 6210-01-P

DEPARTMENT OF DEFENSE

GENERAL SERVICES ADMINISTRATION

NATIONAL AERONAUTICS AND SPACE ADMINISTRATION

[OMB Control No. 9000-0066; Docket No. 2018-0003; Sequence No. 21]

Submission for OMB Review; Labor-Related Requirements

AGENCIES: Department of Defense (DOD), General Services Administration (GSA), and National Aeronautics and Space Administration (NASA).

ACTION: Notice.

SUMMARY: Under the provisions of the Paperwork Reduction Act, the Regulatory Secretariat Division will be submitting to the Office of Management and Budget (OMB) a request to review and approve an extension of a previously approved information collection requirement regarding labor-related requirements.

DATES: Submit comments on or before March 25, 2019.

ADDRESSES: Submit comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to:

Office of Information and Regulatory Affairs of OMB, Attention: Desk Officer for GSA, Room 10236, NEOB, Washington, DC 20503. Additionally submit a copy to GSA by any of the following methods:

- *Federal eRulemaking Portal:* This website provides the ability to type short comments directly into the comment field or attach a file for lengthier comments. Go to <http://www.regulations.gov> and follow the instructions on the site.

- *Mail:* General Services Administration, Regulatory Secretariat Division (MVCB), 1800 F Street NW, Washington, DC 20405. ATTN: Ms. Mandell/IC 9000-0066, Labor-related Requirements.

Instructions: Please submit comments only and cite Information Collection 9000-0066, Labor-related Requirements, in all correspondence related to this collection. Comments received generally will be posted without change to <http://www.regulations.gov>, including any personal and/or business confidential information provided. To confirm receipt of your comment(s), please check www.regulations.gov, approximately two to three days after submission to verify posting (except allow 30 days for posting of comments submitted by mail).

FOR FURTHER INFORMATION CONTACT: Mr. Kevin Funk, Procurement Analyst, Office of Governmentwide Acquisition Policy, GSA, at telephone 202-357-5805, or email kevin.funk@gsa.gov.

SUPPLEMENTARY INFORMATION:

A. Purpose

This information collection requirement, OMB Control No. 9000-0066, currently titled "Professional Employee Compensation Plan," is proposed to be retitled "Labor-related Requirements," due to consolidation with currently approved information collection requirements OMB Control