

requirements, Savings associations, Securities.

Accordingly, the Office of Thrift Supervision hereby amends title 12, chapter V of the Code of Federal Regulations by adopting as final the interim rule published at 61 FR 60179 (November 27, 1996), with the following changes.

## PART 560—LENDING AND INVESTMENT

1. The authority citation for part 560 continues to read as follows:

**Authority:** 12 U.S.C. 1462, 1462a, 1463, 1464, 1467a, 1701j-3, 1828, 3803, 3806; 42 U.S.C. 4106.

2. Section 560.3 is amended by revising the introductory text and the definitions for *credit card* and *small business loans and loans to small businesses* to read as follows:

### § 560.3 Definitions.

For purposes of this part and any determination under 12 U.S.C. 1467a(m):

\* \* \* \* \*

*Credit card* is any card, plate, coupon book, or other single credit device that may be used from time to time to obtain credit.

\* \* \* \* \*

*Small business loans and loans to small businesses* include any loan to a small business as defined in this section; or a loan (including a group of loans to one borrower) that meets the original amount restrictions and other criteria for "loans to small businesses and small farms" as defined in the instructions for preparation of the Thrift Financial Report.

Dated: March 24, 1997.

By the Office of Thrift Supervision.

**Nicolas P. Retsinas,**

*Director.*

[FR Doc. 97-8011 Filed 4-2-97; 8:45 am]

BILLING CODE 6720-01-P

## DEPARTMENT OF TRANSPORTATION

### Federal Aviation Administration

#### 14 CFR Part 71

[Airspace Docket No. 97-ANM-01]

#### Establishment of Class D and Class E Airspace; Redmond, OR

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Final rule.

**SUMMARY:** This action establishes the Redmond, Oregon, Class D and Class E4

airspace areas to accommodate the commissioning of an Airport Traffic Control Tower (ATCT) at Roberts Field. Additionally, this rule redesignates existing Class E2 airspace as part-time to preclude the concurrent existence of the different classes of airspace at Redmond, Oregon, designated as surface areas.

**EFFECTIVE DATE:** 0901 UTC, May 22, 1997.

#### FOR FURTHER INFORMATION CONTACT:

Ted Melland, Operations Branch, ANM-532.1, Federal Aviation Administration, Docket No. 97-ANM-01, 1601 Lind Avenue, SW., Renton, Washington 98055-4056; telephone number: (206) 227-2536.

#### SUPPLEMENTARY INFORMATION:

##### History

On January 29, 1997, the FAA proposed to amend part 71 of the Federal Aviation Regulations (14 CFR part 71) to establish Class D and Class E4 airspace areas at Redmond, Oregon, to accommodate the commissioning of an ATCT at Roberts Field. Additionally, the FAA proposed to redesignate the existing Class E2 surface area as part-time to preclude the concurrent existence of different classes of airspace designated as surface areas (62 FR 4218).

Interested parties were invited to participate in the rulemaking proceeding by submitting written comments on the proposal. No comments were received.

The coordinates for this airspace docket are based on North American Datum 83. Class D and Class E airspace areas extending upward from the surface of the earth are published in paragraph 5000, paragraph 6004, and paragraph 6002, respectively, of FAA Order 7400.9D dated September 4, 1996, and effective September 16, 1996, which is incorporated by reference in 14 CFR 71.1. The Class D and Class E airspace listed in this document will be published subsequently in the Order.

##### The Rule

This amendment to part 71 of Federal Aviation Regulations establishes Class D and Class E4 airspace at Redmond, Oregon. These areas are designated part-time. Additionally, the existing Class E2 surface area at Redmond, Oregon, is redesignated as part-time. These areas will be effective during specific dates and times established in advance by a Notice to Airmen. The effective date and time will thereafter be continuously published in the Airport/Facility Directory.

The FAA has determined that this regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. It, therefore, (1) is not a "significant regulatory action" under Executive Order 12866; (2) is not a "significant rule" under DOT Regulatory Policies and Procedures (44 FR 11034; February 26, 1979); and (3) does not warrant preparation of a regulatory evaluation as the anticipated impact is so minimal. Since this is a routine matter that will only affect air traffic procedures and air navigation, it is certified that this rule will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

#### List of Subjects in 14 CFR Part 71

Airspace, Incorporation by reference, Navigation (air).

#### Adoption of the Amendment

In consideration of the foregoing, the FAA amends 14 CFR part 71 as follows:

#### PART 71—[AMENDED]

1. The authority citation for 14 CFR part 71 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40103, 40113, 40120; E.O. 10854, 24 FR 9565, 3 CFR, 1959-1963 Comp., p. 389; 14 CFR 11.69.

#### § 71.1 [Amended]

2. The incorporation by reference in 14 CFR 71.1 of the Federal Aviation Administration Order 7400.9D, Airspace Designations and Reporting Points, dated September 4, 1996, and effective September 16, 1996, is amended as follows:

*Paragraph 5000 Class D Airspace*

\* \* \* \* \*

#### ANM OR D Redmond, OR [New]

Redmond, Roberts Field, OR  
(lat. 44°15'14" N, long. 121°09'00" W)

That airspace extending upward from the surface to, and including, 5,600 feet MSL within a 5.1-mile radius of Roberts Field. This Class D airspace area is effective during the specific dates and times established in advance by a Notice to Airmen. The effective date and time will thereafter be continuously published in the Airport/Facility Directory.

\* \* \* \* \*

*Paragraph 6004 Class E airspace areas designated as an extension to a Class D surface area.*

\* \* \* \* \*

#### ANM OR E4 Redmond, OR [New]

Redmond, Roberts Field, OR  
Deschutes VORTAC  
(lat. 44°15'10" N, long. 121°18'13" W)

(lat. 44°15'10" N, long. 121°18'13" W)

That airspace extending upward from the surface within 1.4 miles each side of the Deschutes VORTAC 269° and 089° radials extending from the 5.1-mile radius of Roberts Field to .9 mile west of the VORTAC. This Class E airspace area is effective during the specific dates and times established in advance by a Notice to Airmen. The effective date and time will thereafter be continuously published in the Airport/Facility Directory.

\* \* \* \* \*

*Paragraph 6002 Class E airspace areas designated as a surface area for an airport.*

\* \* \* \* \*

#### **ANM OR E2 Redmond, OR [Revised]**

Redmond, Roberts Field, OR

(lat. 44°15'14" N, long. 121°09'00" W)

Deschutes VORTAC

(lat. 44°15'10" N, long. 121°18'13" W)

That airspace within a 5.1-mile radius of Roberts Field, and within 1.4 miles each side of the Deschutes VORTAC 269° and 089° radials extending from the 5.1-mile radius of the airport to .9 mile west of the VORTAC. This Class E airspace area is effective during the specific dates and times established in advance by a Notice to Airmen. The effective date and time will thereafter be continuously published in the Airport/Facility Directory.

\* \* \* \* \*

Issued in Seattle, Washington, on March 21, 1997.

**Richard E. Prang,**

*Acting Manager, Air Traffic Division,  
Northwest Mountain Region.*

[FR Doc. 97-8501 Filed 4-2-97; 8:45 am]

BILLING CODE 4910-13-M

#### **14 CFR Part 71**

[Airspace Docket No. 96-AWP-23]

#### **Establishment of Class E Airspace; Atwater, CA**

**AGENCY:** Federal Aviation  
Administration (FAA), DOT.

**ACTION:** Final rule.

**SUMMARY:** This action establishes a Class E airspace area at Atwater, CA. The development of a VHF Ominidirectional Range (VOR) Standard Instrument Approach Procedure (SIAP) to Runway (RWY) 13 at Castle Airport has made this action necessary. The intended effect of this action is to provide adequate controlled airspace to accommodate for the VOR SIAP to RWY 13 and other Instrument Flights Rules (IFR) operations at Castle Airport, Atwater, CA.

**EFFECTIVE DATE:** 0901 UTC May 22, 1997.

**FOR FURTHER INFORMATION CONTACT:**  
William Buck, Airspace Specialist,  
Operations Branch, AWP-530, Air  
Traffic Division, Western-Pacific

Region, Federal Aviation  
Administration, 15000 Aviation  
Boulevard, Lawndale, California 90261,  
telephone (310) 725-6556.

#### **SUPPLEMENTARY INFORMATION:**

##### **History**

On January 31, 1997, the FAA proposed to amend part 71 of the Federal Aviation Regulations (14 CFR part 71) by establishing a Class E airspace area at Atwater, CA (62 FR 4668). This action will provide adequate controlled airspace to accommodate a VOR SIAP to RWY 13 and other IFR operations to Castle Airport, Atwater, CA.

Interested parties were invited to participate in this rulemaking proceeding by submitting written comments on the proposal to the FAA. No comments to the proposal were received. Class E airspace designations are published in paragraph 6005 of FAA Order 7400.9D dated September 4, 1996, and effective September 16, 1996, which is incorporated by reference in 14 CFR 71.1. The Class E airspace designations listed in this document will be published subsequently in this Order.

##### **The Rule**

This amendment to part 71 of the Federal Aviation Regulations (14 CFR part 71) establishes a Class E airspace area at Atwater, CA. The development of a GPS SIAP to RWY 13 has made this action necessary. The effect of this action will provide adequate airspace for aircraft executing the VOR RWY 13 SIAP and other IFR operations at Castle Airport, Atwater, CA.

The FAA has determined that this regulation only involves an established body of technical regulations for which frequent and routine amendments are necessary to keep them operationally current. Therefore, this regulation—(1) is not a “significant regulatory action” under Executive Order 12866; (2) is not a “significant rule” under DOT Regulatory Policies and Procedures (44 FR 10034; February 26, 1979); and (3) does not warrant preparation of a Regulatory Evaluation as the anticipated impact is so minimal. Since this is a routine matter that will only affect air traffic procedures and air navigation, it is certified that this rule will not have a significant economic impact on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

##### **List of Subjects in 14 CFR Part 71**

Airspace, Incorporation by reference,  
Navigation (air).

#### **Adoption of the Amendment**

In consideration of the foregoing, the Federal Aviation Administration amends 14 CFR part 71 as follows:

#### **PART 71—[AMENDED]**

1. The authority citation for 14 CFR part 71 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40103, 40113, 40120; E.O. 10854, 24 FR 9565, 3 CFR, 1959–1963 Comp., p. 389; 14 CFR 11.69.

##### **§ 71.1 [Amended]**

2. The incorporation by reference in 14 CFR 71.1 of the Federal Aviation Administration Order 7400.9D, Airspace Designations and Reporting Points, dated September 4, 1996, and effective September 16, 1996, is amended as follows:

*Paragraph 6005 Class E airspace area extending upward from 700 feet or more above the surface of the earth.*

\* \* \* \* \*

##### **AWP CA E5 Atwater, CA [New]**

Castle Airport, CA

(Lat. 37°22'04" N, long. 120°33'30" W).

That airspace extending upward from 700 feet above the surface within a 7-mile radius of the Castle Airport and within 7 miles each side of the 310° bearing from the Castle Airport, extending from the Castle Airport to 23 miles northwest of the airport, excluding the Merced, CA, Modesto, CA, and Oakdale, CA Class E airspace areas.

\* \* \* \* \*

Issued in Los Angeles, California, on March 4, 1997.

**George D. Williams,**

*Manager, Air Traffic Division, Western-Pacific  
Region.*

[FR Doc. 97-8497 Filed 4-2-97; 8:45 am]

BILLING CODE 4910-13-M

#### **14 CFR Part 71**

[Airspace Docket No. 96-AWP-35]

#### **Establishment of Class E Airspace; Fallbrook, CA**

**AGENCY:** Federal Aviation  
Administration (FAA), DOT.

**ACTION:** Final rule.

**SUMMARY:** This action establishes a Class E airspace area at Fallbrook, CA. The development of a Global Positioning System (GPS) Standard Instrument Approach Procedure (SIAP) to Runway (RWY) 18 to Fallbrook Community Airpark has made this action necessary. The intended effect of this action is to provide adequate controlled airspace for Instrument Flight Rules (IFR) operations at Fallbrook Community Airpark, Fallbrook, CA.