

reflect the comments of the independent scientific peer reviewers, other Federal agencies, and the public. In the Fall, the SAB will conduct a scientific peer review of the TEF chapter, the dose-response modeling chapter, and the Integrated Summary and Risk Characterization. The SAB review will be announced in the **Federal Register**. EPA expects to conclude the dioxin reassessment about six months from now, incorporating appropriate changes that have been indicated by the comments of Federal agencies, the public, the external peer reviewers, and the SAB review panel. Final SAB approval is needed to produce a final EPA dioxin reassessment document.

Dated: June 6, 2000.

**Norine E. Noonan,**

*Assistant Administrator for Research and Development.*

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## ENVIRONMENTAL PROTECTION AGENCY

[FRL-6713-8]

### Casmalia Disposal Site; Notice of Extension of the Public Comment Period for Proposed CERCLA Administrative De Minimis Settlement

**AGENCY:** Environmental Protection Agency.

**ACTION:** Notice; extension of public comment period.

**SUMMARY:** In accordance with section 122(i) of the Comprehensive Environmental Response, Compensation, and Liability Act, as amended ("CERCLA"), 42 U.S.C. 9622(i), and section 7003(d) of the Resource Conservation and Recovery Act, as amended ("RCRA") 42 U.S.C. 6973(d), the Environmental Protection Agency ("EPA") provided notice in the March 15, 2000, **Federal Register**, 65 FR 13967-13969, of a proposed administrative *de minimis* settlement concerning the Casmalia Disposal Site in Santa Barbara County, California ("the Casmalia Disposal Site"). This notice extends the public comment period through June 26, 2000. Section 122(g) of CERCLA, 42 U.S.C. 9622(g), provides EPA with the authority to enter into administrative *de minimis* settlements. This settlement is intended to resolve the liabilities of 433 settling parties for the Casmalia Disposal Site under sections 106 and 107 of CERCLA, 42 U.S.C. 9606, 9607, and section 7003 of RCRA, 42 U.S.C. 6973. For most of the settling parties, the settlement will

also resolve their Casmalia Disposal Site-related liability for the response costs incurred or to be incurred by the federal Natural Resources Trustees' (the United States Fish and Wildlife Service, the National Oceanic and Atmospheric Administration, and the United States Department of the Air Force), and potential natural resource damages. The settling parties will pay a total of \$27.6 million toward Casmalia Disposal Site response costs.

Through June 26, 2000, EPA will receive written comments relating to the settlement. In addition, in accordance with section 7003(d) of RCRA, 42 U.S.C. 6973(d), EPA will hold a public hearing to receive comments on the proposed settlement, on June 26, 2000, from 7-9 p.m., in the Board of Supervisors' Hearing Room, at the County Administration Building, 511 E. Lakeside Parkway, Santa Maria, California. EPA will consider all comments it receives during this comment period, and may modify or withdraw its consent to the settlement if any comments disclose facts or considerations indicating that the settlement is inappropriate, improper, or inadequate. EPA's written responses to all comments will be made available at the EPA Region IX Superfund Records Center (415-536-2000), 95 Hawthorne Street, Suite 403 S, San Francisco, CA 94105-3901 and at the Santa Maria Library (805-925-0994), 420 South Broadway, Santa Maria, CA 93454.

**DATES:** Original, signed comments must be received by EPA on or before June 26, 2000.

**ADDRESSES:** Comments should be addressed to the Regional Hearing Clerk, U.S. EPA Region IX (ORC-1), 75 Hawthorne Street, San Francisco, CA 94105-3901, and should refer to: Casmalia Disposal Site, Santa Barbara County, CA, U.S. EPA Docket No. 99-02(a). The proposed settlement and additional background information relating to the settlement are available for inspection at the EPA Region IX Superfund Records Center (415-536-2000), 95 Hawthorne Street, Suite 403 S, San Francisco, CA 94105-3901 and at the Santa Maria Library (805-925-0994), 420 South Broadway, Santa Maria, CA 93454. A copy of the proposed Administrative Order on Consent may be obtained from the Regional Hearing Clerk at the address provided above.

**FOR FURTHER INFORMATION CONTACT:** Karen Goldberg, Assistant Regional Counsel, U.S. EPA Region IX (ORC-3), 75 Hawthorne Street, San Francisco, CA 94105-3901; E-Mail:

goldberg.karen@epa.gov; Tel: (415) 744-1382.

**Keith Takata,**

*Director, Superfund Division, Region IX.*

[FR Doc. 00-14770 Filed 6-9-00; 8:45 am]

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## ENVIRONMENTAL PROTECTION AGENCY

[FRL-6714-1]

### Lancaster Plating Site/Lillington, NC; Notice of Proposed Settlement

**AGENCY:** Environmental Protection Agency.

**ACTION:** Notice of proposed settlement.

**SUMMARY:** Under section 122(h)(1) of the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA), the Environmental Protection Agency (EPA) has proposed to settle claims for response costs at the Lancaster Plating Site (Site) located in Lillington, North Carolina, with Kimrick, Inc. EPA will consider public comments on the proposed settlement for thirty days. EPA may withdraw from or modify the proposed settlement should such comments disclose facts or considerations which indicate the proposed settlement is inappropriate, improper, or inadequate. Copies of the proposed settlement are available from: Ms. Paula V. Batchelor, U.S. Environmental Protection Agency, Region IV, CERCLA Program Services Branch, Waste Management Division, 61 Forsyth Street, SW., Atlanta, Georgia 30303, (404) 562-8887.

Written comments may be submitted to Ms. Batchelor at the above address within 30 days of the date of publication.

Dated: May 25, 2000.

**Franklin E. Hill,**

*Chief, CERCLA Program Services Branch, Waste Management Division.*

[FR Doc. 00-14772 Filed 6-9-00; 8:45 am]

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## FEDERAL COMMUNICATIONS COMMISSION

[ET Docket No. 98-237, FCC 00-181]

### 3650-3700 MHz Government Transfer

**AGENCY:** Federal Communications Commission.

**ACTION:** Notice.

**SUMMARY:** This document modifies the freeze imposed on applications for new earth stations and major modifications

in existing earth stations in the 3650–3700 MHz band, which is also referred to as the extended C-band. We are partially lifting the freeze to allow the acceptance of applications for new extended C-band earth station receive sites that are within close proximity (i.e., 10 miles or less) of an existing grandfathered extended C-band earth station receive site. Additionally, we are lifting the freeze with respect to major modifications to existing grandfathered extended C-band earth station receive sites.

**DATES:** Effective May 22, 2000.

**FOR FURTHER INFORMATION CONTACT:** Rodney Conway, Office of Engineering and Technology, (202) 418–2904.

**SUPPLEMENTARY INFORMATION:** This is a summary of the Commission's *Order*, ET Docket 98–237, FCC 00–181, adopted May 17, 2000, and released May 22, 2000. The full text of this Commission decision is available for inspection and copying during normal business hours in the FCC Reference Information Center, Room Cy–A257, 445 12th Street, SW, Washington, DC, and also may be purchased from the Commission's duplication contractor, International Transcription Service, (202) 857–3800, 1231 20th Street, NW Washington, DC 20036.

### Summary of the Memorandum Opinion and Order

1. In the Notice of Proposed Rule Making and Order ("Notice and Order"), 64 FR 2462, January 14, 1999, the Commission proposed to allocate the 3650–3700 MHz band to the non-government fixed service on a primary basis. To ensure that adequate opportunities would continue to exist for the provision of fixed services in the 3650–3700 MHz band, the Commission stated that it would no longer accept applications for new earth stations or major modifications in existing earth station facilities for the fixed-satellite service ("FSS") in the 3650–3700 MHz band. The Notice and Order grandfathered existing extended C-band earth stations.

2. The Commission continues to believe that a freeze limiting the growth of new earth station facilities in the extended C-band is necessary to ensure that adequate opportunities exist for fixed services in the 3650–3700 MHz band. As noted in the Notice and Order a broad range of fixed services could be implemented in the 3650–3700 MHz band which could help to achieve the overarching goals of Section 706 of the Telecommunications Act of 1996 by providing advanced telecommunications capability to all Americans. The proposals submitted by New Skies and the C-Band Coalition to

lift the freeze are unacceptable because such action would likely have the effect of significantly limiting or precluding future fixed service operations in this band. However, we find that a limited lifting of the freeze will provide relief for satellite users of the extended C-band without jeopardizing its future availability for terrestrial uses. We will therefore accept applications for new extended C-band earth stations or major modifications of an existing extended C-band earth station if the proposed earth station facilities are located in close proximity (i.e. 10 miles or less) to an existing, grandfathered extended C-band earth station in the 3650–3700 MHz band. We find that this will provide reasonable opportunities to obtain suitable real estate for the placement of new extended C-band earth stations near grandfathered extended C-band earth stations. Below is a list of existing sites. We find that the introduction of new extended C-band earth stations in close proximity to an existing grandfathered extended C-band earth stations will not substantially impede the opportunities for the introduction of fixed services in the 3650–3700 MHz band. Further, we find that this action will provide relief to satellite operators while having a de minimis impact on the opportunities for the provision of fixed services in the 3650–3700 MHz band.

TABLE 1.—AUTHORIZED EXTENDED C-BAND EARTH STATIONS <sup>1</sup>

(Receive at 3625–3700 MHz and Transmit at 5850–5925 MHz) <sup>2</sup>

State/City	North latitude	West longitude
<b>California:</b>		
Carmel Valley .....	36° 24' 10"	121° 38' 48"
Culver City .....	34° 01' 06"	118° 24' 13"
Livermore .....	37° 45' 39"	121° 47' 50"
Los Angeles .....	34° 01' 53"	118° 27' 18"
	34° 01' 54"	118° 27' 15"
	34° 01' 54"	118° 27' 18.3"
	34° 01' 54"	118° 27' 21.3"
Malibu .....	34° 04' 49.67"	118° 53' 43.91"
	34° 04' 50.32"	118° 53' 46.40"
Mountain House .....	37° 45' 01"	121° 35' 34"
	37° 45' 02"	121° 35' 35"
Niles Canyon .....	37° 35' 56"	121° 56' 32"
	37° 36' 00"	121° 56' 35"
Salt Creek .....	38° 56' 20.2"	122° 08' 48"
	38° 56' 21"	122° 08' 49.2"
	38° 56' 22.3"	122° 08' 49.6"
Somis .....	34° 19' 31"	118° 59' 41"
Sylmar .....	34° 19' 04"	118° 29' 00"
<b>Florida:</b>		
Medley .....	25° 50' 26"	80° 19' 03"
	25° 51' 19"	80° 19' 52"
Melbourne .....	28° 02' 25"	80° 35' 48"
	28° 05' 10"	80° 38' 10"
Miami .....	25° 48' 34"	80° 21' 11"
	25° 48' 35"	80° 21' 10"
	25° 48' 35"	80° 21' 11"
Miramar <sup>3</sup> .....	25° 58' 32"	80° 17' 00"
Orlando .....	28° 25' 29"	81° 07' 21"

TABLE 1.—AUTHORIZED EXTENDED C-BAND EARTH STATIONS <sup>1</sup>—Continued  
(Receive at 3625–3700 MHz and Transmit at 5850–5925 MHz) <sup>2</sup>

State/City	North latitude	West longitude
Palm Bay .....	28° 02' 28"	80° 35' 42"
Guam: Pulantat .....	13° 25' 00"	<sup>4</sup> 144° 44' 57"
Maine: Andover .....	44° 37' 57"	70° 42' 01"
	44° 37' 58"	70° 41' 54"
Maryland:		
Etam .....	39° 16' 48"	79° 44' 14"
	39° 16' 50"	79° 44' 13"
Clarksburg .....	39° 13' 07"	77° 16' 12"
Massachusetts: Whitinsville .....	42° 06' 59"	71° 38' 08"
New Jersey: Franklin .....	41° 07' 04"	74° 34' 33"
New York: Staten Island .....	40° 36' 13"	74° 10' 39"
North Carolina: West Jefferson .....	36° 25' 50"	81° 23' 45"
Oregon: Moores Valley .....	45° 20' 33"	123° 17' 15"
Pennsylvania: Roaring Creek .....	40° 53' 34"	76° 26' 23"
	40°53'35.9"	76° 26' 22.6"
	40°53'37"	76° 26' 22"
	40°53'37.5"	76° 26' 21.8"
Puerto Rico:		
Carolina .....	18° 26' 00"	65° 59' 35"
Caguas .....	18° 17' 53"	66° 03' 14"
Cayey .....	18° 08' 00"	66° 07' 57"
Humacao .....	18° 09' 05"	65° 47' 20"
Rio Piedras .....	18° 14' 30"	66° 01' 50"
	18° 22' 59"	66° 04' 09"
Tennessee: Nashville .....	36° 14' 06"	86° 45' 21"
	36° 14' 5.7"	86° 45' 19.4"
	36° 14' 5.7"	86° 45' 21.4"
	32° 37' 48"	96° 50' 33"
Texas: Woodland Hills .....		
Virginia:		
Alexandria .....	38° 47' 39"	77° 09' 51"
Shenandoah Court .....	38° 43' 45"	78° 39' 26"
Washington: Brewster .....	48° 08' 49"	119° 41' 28"
	48° 08' 51"	119° 41' 29"
West Virginia:		
Lennox .....	39° 34' 07"	79° 34' 45"
Rowlesburg .....	39° 16' 52.1"	79° 44' 10.7"

<sup>1</sup> In addition, there is an extended C-band earth station on the Midway Atoll.

<sup>2</sup> Most of these earth stations are authorized to make use of both C-band (3700–4200 MHz for downlinks and 5925–6425 MHz band for uplinks) and extended C-band frequencies (3625–3700 MHz for downlinks and 5850–5925 MHz for uplinks).

<sup>3</sup> This is a receive-only station.

<sup>4</sup> Guam's longitude coordinate is East, not West.

TABLE 2.—SITES AUTHORIZED FOR LESS THAN THE FULL EXTENDED C-BAND

Band	City, State	Latitude	Longitude
3685–3700 MHz .....	Miami, Florida .....	25°28'48"	80°10'48"
	Atlanta, Georgia .....	33°52'38.23"	84°27'58.35"
	Marietta, Georgia .....	33°55'41"	84°29'45"
	Guaynabo, Puerto Rico .....	18°34'10"	66°23'00"
	San Juan, Puerto Rico .....	18°22'00"	66°07'00"
3650–3700 MHz .....	Auburn University, Alabama .....	32°35'47"	85°29'27"

TABLE 3.—AUTHORIZED TT&C SITES

[Receive at 3698.5–3699.5 MHz and Transmit at 5923.5–5924.5 MHz]

City/State	Latitude	Longitude
Three Peaks, California .....	38°8'51.9"	122°47'38"
Hawley, Pennsylvania .....	41°27'51"	75°7'47.9"

3. Pursuant to the authority contained in sections 4(i), 302, 303(e), 303(f), 303(g), 303(r), and 405 of the Communications Act of 1934, as amended, *it is ordered* that the Request

For Relief and Modified Request For Emergency Relief and Request For Expedited Action filed by New Skies Satellites N.V., *are hereby granted*, in part, and *denied* in part. The application

processing changes are effective May 22, 2000.

Federal Communications Commission.

**Magalie Roman Salas,**  
*Secretary.*

[FR Doc. 00-14610 Filed 6-9-00; 8:45 am]

BILLING CODE 6712-01-P

## FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL

### Uniform Retail Credit Classification and Account Management Policy

**AGENCY:** Federal Financial Institutions Examination Council.

**ACTION:** Final notice.

**SUMMARY:** The Federal Financial Institutions Examination Council (FFIEC), on behalf of the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS), collectively referred to as the Agencies, is publishing revisions to the Uniform Retail Credit Classification and Account Management Policy, to clarify certain provisions, especially regarding the re-aging of open-end accounts and extensions, deferrals, renewals, and rewrites of closed-end loans. The National Credit Union Administration (NCUA), also a member of FFIEC, does not plan to adopt the Uniform Policy at this time. This Policy is a supervisory policy used by the Agencies for uniform classification and treatment of retail credit loans in financial institutions.

**DATES:** Any changes to an institution's policies and procedures as a result of the Uniform Retail Credit Classification and Account Management Policy issued on February 10, 1999, as modified by these revisions, should be implemented for reporting in the December 31, 2000, Call Report or Thrift Financial Report, as appropriate.

#### FOR FURTHER INFORMATION CONTACT:

**FRB:** David Adkins, Supervisory Financial Analyst, (202) 452-5259, or Anna Lee Hewko, Financial Analyst, (202) 530-6260, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve System. For the hearing impaired *only*, Telecommunication Device for the Deaf (TDD), Diane Jenkins, (202) 452-3544, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, D.C. 20551.

**OCC:** Daniel L. Pearson, National Bank Examiner, (202) 874-5170, Credit Risk Division, or Ron Shimabukuro, Senior Attorney, (202) 874-5090, Legislative and Regulatory Activities

Division, Chief Counsel's Office, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

**FDIC:** James Leitner, Examination Specialist, (202) 898-6790, Division of Supervision, or Michael Phillips, Counsel, (202) 898-3581, Supervision and Legislation Branch, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429.

**OTS:** William J. Magrini, Senior Project Manager, (202) 906-5744, Donna M. Deale, Manager, Supervision Policy, (202) 906-7488, Supervision Policy, or Ellen J. Sazzman, Counsel (Banking and Finance), (202) 906-7133, Regulations and Legislation Division, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, N.W., Washington, D.C. 20552.

#### SUPPLEMENTARY INFORMATION:

##### Background Information

On June 30, 1980, the FRB, FDIC, and OCC adopted the Uniform Policy for Classification of Consumer Installment Credit Based on Delinquency Status (1980 policy). The Federal Home Loan Bank Board, the predecessor of the OTS, adopted the 1980 policy in 1987. The 1980 policy established uniform guidelines for the classification of retail installment credit based on delinquency status and provided charge-off time frames for open-end and closed-end credit.

The Agencies undertook a review of the 1980 policy as part of their review of all written policies mandated by Section 303(a) of the Riegle Community Development and Regulatory Improvement Act of 1994. As a result of this review, on February 10, 1999 (64 FR 6655), the Agencies issued the Uniform Retail Credit Classification and Account Management Policy (Uniform Policy). In general, the Uniform Policy:

- Established a charge-off policy for open-end credit at 180 days delinquency and closed-end credit at 120 days delinquency.
- Provided guidance for loans affected by bankruptcy, fraud, and death.
- Established guidelines for re-aging, extending, deferring, or rewriting past due accounts.
- Provided for classification of certain delinquent residential mortgage and home equity loans.
- Provided an alternative method of recognizing partial payments.

As issued on February 10, 1999, the Uniform Policy was effective for manual adjustments to an institution's policies and procedures as of the June 30, 1999, Call Report or Thrift Financial Report, as appropriate. In addition, the Uniform

Policy allowed institutions until the December 31, 2000, Reports to make changes involving computer programming resources. In a modification issued on November 23, 1999 (64 FR 65712), the implementation date for manual changes was extended to the December 31, 2000, Reports.

Following the issuance of the Uniform Policy, the Agencies received numerous inquiries for clarifications of the standards contained in the Policy, especially with respect to the re-aging of open-end accounts and extensions, deferrals, renewals, or rewrites of closed-end loans. In response to these inquiries for clarification, the Agencies have decided to publish this revised Uniform Policy. In addition to various editorial changes, the Agencies have changed the Uniform Policy to clarify various items in the Uniform Policy with respect to (1) the re-aging of open-end accounts; (2) extensions, deferrals, renewals, and rewrites of closed-end loans; (3) examiner considerations; and (4) the treatment of specific categories of retail loans.

1. *Re-aging of open-end accounts.* The Uniform Policy provided that open-end accounts should not be re-aged more than once within any twelve-month period and no more than twice within any five-year period. The Agencies have decided to clarify the Uniform Policy by stating that institutions may adopt a more conservative re-aging standard (e.g., some institutions allow only one re-aging in the lifetime of an open-end account). In addition, this modification of the Uniform Policy recognizes the importance of formal workout programs and provides guidance on the handling of open-end accounts that enter into this type of program.

Specifically, the Agencies have modified the Uniform Policy to provide that institutions may re-age an account after it enters a workout program, including internal and third-party debt counseling services, but only after receipt of at least three consecutive minimum monthly payments or the equivalent cumulative amount. Re-aging for workout program purposes is limited to once in a five-year period and is in addition to the once-in-twelve-months/twice-in-five-years limitation. The term "re-age" is defined in the document (in footnote 3) to mean "returning a delinquent, open-end account to current status without collecting the total amount of principal, interest, and fees that are contractually due." In the Agencies' view, management information systems should track the principal reductions and charge-off history of loans in workout programs by type of program.