

liability for the unauthorized use of credit cards. An amendment to TILA, the Home Ownership and Equity Protection Act (HOEPA), imposes, among other things, various disclosure and other requirements on certain creditors offering high-cost mortgages to consumers. The CFPB promulgated its Regulation Z to implement TILA, as required by the statute. The CFPB enforces TILA as to certain creditors and advertisers. TILA also contains a private right of action for consumers and provides enhanced remedies to consumers in high-cost mortgages for violations of HOEPA.

Request for Comments: Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the CFPB's estimate of the burden of the collection of information, including the validity of the methods and the 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. Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record.

Dated: September 9, 2015.

Linda F. Powell,

Chief Data Officer, Bureau of Consumer Financial Protection.

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BILLING CODE 4810-AM-P

DEPARTMENT OF DEFENSE

Office of the Secretary

National Commission on the Future of the Army; Notice of Federal Advisory Committee Meeting

AGENCY: Deputy Chief Management Officer, Department of Defense (DoD).

ACTION: Notice of Federal advisory committee meeting.

SUMMARY: The DoD is publishing this notice to announce an open meeting of the National Commission on the Future of the Army ("the Commission").

DATES: Date of the open meeting: Thursday, September 24, 2015, from 3 p.m. to 5 p.m.

ADDRESSES: Address of open meeting, September 24, 2015: Red Lion Hotel

Conference Room, Red Lion Hotel—Tacoma, 8402 S. Hosmer Street, Tacoma, WA 98444.

FOR FURTHER INFORMATION CONTACT: Mr. Don Tison, Designated Federal Officer, National Commission on the Future of the Army, 700 Army Pentagon, Room 3E406, Washington, DC 20310-0700, Email: dfo.public@ncfa.ncr.gov. Desk (703) 692-9099. Facsimile (703) 697-8242.

SUPPLEMENTARY INFORMATION:

Due to circumstances beyond the control of the Designated Federal Officer and the Department of Defense, the National Commission on the Future of the Army was unable to provide public notification of its meeting of September 24, 2015, as required by 41 CFR 102-3.150(a). Accordingly, the Advisory Committee Management Officer for the Department of Defense, pursuant to 41 CFR 102-3.150(b), waives the 15-calendar day notification requirement. This meeting will be held under the provisions of the Federal Advisory Committee Act (FACA) of 1972 (5 U.S.C., Appendix, as amended), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b, as amended), and 41 CFR 102-3.150.

Purpose of Meetings: During the open meeting on Thursday, September 24, 2015, the Commission will hear verbal comments from the public.

Agenda: September 24, 2015, 3 p.m. to 5 p.m.—Open Hearing: The public will have the opportunity to make verbal comments.

Meeting Accessibility: Pursuant to 41 CFR 102-3.140 through 102-3.165 and the availability of space, the meeting scheduled for September 24, 2015 from 3 p.m. to 5 p.m. at the Red Lion Hotel Conference Room is open to the public. Seating is limited and pre-registration is strongly encouraged. Media representatives are also encouraged to register. Members of the media must comply with the rules of photography and video filming published by the Red Lion Hotel. The closest public parking facility is located on the property. Visitors should keep their belongings with them at all times.

Written Comments: Pursuant to section 10(a)(3) of the FACA and 41 CFR 102-3.105(j) and 102-3.140, the public or interested organizations may submit written comments to the Commission in response to the stated agenda of the open and/or closed meeting or the Commission's mission. The Designated Federal Officer (DFO) will review all submitted written statements. Written comments should be submitted to Mr. Donald Tison, DFO, via facsimile or electronic mail, the preferred modes of

submission. Each page of the comment must include the author's name, title or affiliation, address, and daytime phone number. All comments received before Wednesday, September 23, 2015, will be provided to the Commission before the September 24, 2015, meeting. Comments received after Wednesday, September 23, 2015, will be provided to the Commission before its next meeting. All contact information may be found in the **FOR FURTHER INFORMATION CONTACT** section.

Oral Comments: In addition to written statements, one hour and forty minutes will be reserved for individuals or interest groups to address the Commission on September 24, 2015. Those interested in presenting oral comments to the Commission must summarize their oral statement in writing and submit with their registration. The Commission's staff will assign time to oral commenters at the meeting; no more than five minutes each for individuals. While requests to make an oral presentation to the Commission will be honored on a first come, first served basis, other opportunities for oral comments will be provided at future meetings.

Registration: Individuals and entities who wish to attend the public hearing and meeting on Thursday, September 24, 2015 are encouraged to register for the event with the DFO using the electronic mail and facsimile contact information found in the **FOR FURTHER INFORMATION CONTACT** section. The communication should include the registrant's full name, title, affiliation or employer, email address, day time phone number. This information will assist the Commission in contacting individuals should it decide to do so at a later date. If applicable, include written comments and a request to speak during the oral comment session. (Oral comment requests must be accompanied by a summary of your presentation.) Registrations and written comments should be typed.

Additional Information

The DoD sponsor for the Commission is the Deputy Chief Management Officer. The Commission is tasked to submit a report, containing a comprehensive study and recommendations, by February 1, 2016 to the President of the United States and the Congressional defense committees. The report will contain a detailed statement of the findings and conclusions of the Commission, together with its recommendations for such legislation and administrative actions it may consider appropriate in light of the results of the study. The comprehensive

study of the structure of the Army will determine whether, and how, the structure should be modified to best fulfill current and anticipated mission requirements for the Army in a manner consistent with available resources.

Dated: September 8, 2015.

Aaron Siegel,

Alternate OSD Federal Register Liaison Officer, Department of Defense.

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DEPARTMENT OF DEFENSE

Office of the Secretary

Charter Establishment of Department of Defense Federal Advisory Committees

AGENCY: Department of Defense.

ACTION: Establishment of Federal advisory committee.

SUMMARY: The Department of Defense is publishing this notice to announce that it is establishing the charter for the Lake Eufaula Advisory Committee ("the Committee").

FOR FURTHER INFORMATION CONTACT: Jim Freeman, Advisory Committee Management Officer for the Department of Defense, 703-692-5952.

SUPPLEMENTARY INFORMATION: This committee's charter is being established in accordance with the Federal Advisory Committee Act (FACA) of 1972 (5 U.S.C., Appendix, as amended) and 41 CFR 102-3.50(a).

The Committee is a statutory Federal advisory committee that provides information and recommendations to the Secretary of Defense through the Secretary of the Army, the Assistant Secretary of the Army for Civil Works, and the U.S. Army Corps of Engineers ("the Corps"), regarding the operations of Lake Eufaula for the project purposes for Lake Eufaula.

According to section 3133(a) of the 2007 WRDA, the Lake Eufaula project goal is to maximize the use of available storage in a balanced approach that incorporates advice from representatives from all the project purposes to ensure that the full value of the reservoir is realized by the United States. To achieve this goal, recreation is recognized as a project purpose at Lake Eufaula, pursuant to section 4 of the Flood Control Act of December 22, 1944 (58 Stat. 889). The recommendations of the Committee shall be considered by the Secretary of the Army and the Corp in performing a reallocation study and developing an interim management plan as required by sections 3133(c) and (d)

of the 2007 WRDA. The Department of Defense (DoD), through the Department of the Army and the Corps, shall provide support for the Committee and shall ensure compliance with the requirements of the FACA, the Government in the Sunshine Act of 1976 ("the Sunshine Act") (5 U.S.C. 552b, as amended), governing Federal statutes and regulations, and established DoD policies and procedures.

Pursuant to section 3133(b) of the 2007 WRDA, the Committee shall be composed of members that equally represent the project purposes for Lake Eufaula, identified as flood control, water supply, hydroelectric power, navigation, fish and wildlife, and recreation. The Committee shall consist of no more than 12 members. Committee members will serve a two-year term of service, with annual renewals, on the Committee. Members may be appointed to no more than two terms of service (four years total) without prior approval of the Secretary of Defense or Deputy Secretary of Defense. Members may subsequently be reappointed to the Committee but only after being off the Committee for at least two years.

The Committee will be comprised of a mix of regular government employee (RGE) members, special government employee (SGE) members, and representative members. Those individuals who are full-time or permanent part-time Federal officers or employees will be appointed pursuant to 41 CFR 102-3.130(a) to serve as RGE members. Those individuals who are not full-time or permanent part-time Federal officers or employees and provide their own best independent judgment based on their individual expertise will be appointed as experts or consultants pursuant to 5 U.S.C. 3109 to serve as SGE members. Those individuals who are not full-time or permanent part-time Federal officers or employees and are selected for the purpose of obtaining the point of view or perspective of an outside interest group or stakeholder interest will be appointed pursuant to 41 CFR 102-3.130(a) to serve as representative members.

The Secretary of the Army will appoint the Chair and the Vice Chair of the Committee and the leadership for any approved subcommittees from the respective Committee and subcommittee membership previously approved by the Secretary of Defense or Deputy Secretary of Defense.

With the exception of reimbursement for official travel and per diem, Committee members shall serve without compensation.

The DoD, when necessary and consistent with the Committee's mission and DoD policies and procedures, may establish subcommittees, task groups, or working groups to support the Committee. Establishment of subcommittees will be based upon a written determination, to include terms of reference, by the Secretary of Defense, the Deputy Secretary of Defense, or the Secretary of the Army. Currently, the Committee does not use subcommittees. If the DoD determines that the establishment of subcommittees is warranted, the Committee's charter and membership balance plan must be amended prior to such establishment.

The Designated Federal Officer (DFO) shall be a full-time or permanent part-time DoD officer or employee designated in accordance with governing DoD policies and procedures.

The Committee's DFO is required to be in attendance at all meetings of the Committee and any subcommittees for the entire duration of each and every meeting. However, in the absence of the Committee's DFO, a properly approved Alternate DFO, duly designated to the Committee according to DoD policies and procedures, shall attend the entire duration of the meetings of the Committee or any subcommittees.

The DFO, or the Alternate DFO, shall call all meetings of the Committees and any subcommittees; prepare and approve all meeting agendas; and adjourn any meeting when the DFO, or the Alternate DFO, determines adjournment to be in the public's interest or required by governing regulations or DoD policies and procedures.

Pursuant to 41 CFR 102-3.105(j) and 102-3.140, the public or interested organizations may submit written statements to Committee membership about the Committee's mission and functions. Written statements may be submitted at any time or in response to the stated agenda of planned meeting of the Committee.

All written statements shall be submitted to the DFO for the Committee, and this individual will ensure that the written statements are provided to the membership for their consideration. Contact information for the Committee's DFO can be obtained from the GSA's FACA Database—<http://www.facadatabase.gov/>.

The DFO, pursuant to 41 CFR 102-3.150, will announce planned meetings of the Committee. The DFO, at that time, may provide additional guidance on the submission of written statements that are in response to the stated agenda for the planned meeting in question.