

Marietta Street, N.W., Atlanta, Georgia 30303-2713:

1. *nBank, Corp., Inc.*, (formerly First Commerce Bancorp, Inc.); Commerce, Georgia; to acquire 100 percent of the voting shares of First Commerce Bank, N.A. (in organization), Commerce, Georgia.

**B. Federal Reserve Bank of Kansas City** (D. Michael Manies, Assistant Vice President) 925 Grand Avenue, Kansas City, Missouri 64198-0001:

1. *Northern Missouri Bancshares, Inc.*, Unionville, Missouri; to acquire 100 percent of the voting shares of First National Bancshares of Gallatin, Inc. Gallatin, Missouri, and thereby indirectly acquire First National Bank of Gallatin, Gallatin, Missouri.

Board of Governors of the Federal Reserve System, December 17, 1999.

**Robert deV. Frierson,**

*Associate Secretary of the Board.*

[FR Doc. 99-33194 Filed 12-21-99; 8:45 am]

**BILLING CODE 6210-01-F**

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## FEDERAL TRADE COMMISSION

### Agency Information Collection Activities; Submission for OMB Review; Comment Request

**AGENCY:** Federal Trade Commission.

**ACTION:** Notice.

**SUMMARY:** The Federal Trade Commission (FTC) has submitted to the Office of Management and Budget (OMB) for review under the Paperwork Reduction Act (PRA) information collection requirements associated with four current rules enforced by the Commission. Current clearances for this information collection expire on December 31, 1999. The FTC is requesting that OMB extend the paperwork clearances through December 31, 2002.

**DATES:** Comments must be filed by January 21, 2000.

**ADDRESSES:** Send written comments to the Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Room 10202, Washington, DC 20503, ATTN: Desk Officer for the Federal Trade Commission, and to Carole Reynolds, Attorney, Division of Financial Practices, Bureau of Consumer Protection, Federal Trade Commission, Washington, DC 20580, 202-326-3230. All comments should be identified as responding to this notice.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information or copies of the proposed information requirements should be addressed to

Carole Reynolds at the address listed above.

**SUPPLEMENTARY INFORMATION:** The FTC has submitted a request to OMB to extend the existing clearances to collect information associated with the four rules described below. A **Federal Register** Notice with a 60-day comment period soliciting comments on this collection of information was published on October 15, 1999 (64 FR 55937). No comments were received.

The four rules covered by this notice are:

(1) Regulations promulgated under the Equal Credit Opportunity Act, 15 U.S.C. 1691 *et seq.* ("ECOA") ("Regulation B") (Control Number: 3084-0087);

(2) Regulations promulgated under The Electronic Fund Transfer Act, 15 U.S.C. 1693 *et seq.* ("EFTA") ("Regulation E") (Control Number: 3084-0085);

(3) Regulations promulgated under The Consumer Leasing Act, 15 U.S.C. 1667 *et seq.*, ("CLA") ("Regulation M") (Control Number: 3084-0086)

(4) Regulations promulgated under The Truth-In-Lending Act, 15 U.S.C. 1601 *et seq.* ("TILA") ("Regulation Z") (Control Number: 3084-0088)

Each of these four rules impose certain PRA recordkeeping and disclosure requirements associated with providing credit or with other financial transactions. All of these rules require covered entities to keep certain records. Staff believes that many of these entities would likely retain these records in the normal course of business even absent the recordkeeping requirement in the rules.<sup>1</sup> There is, however, some burden associated with ensuring that covered entities do not prematurely dispose of relevant records during the period of time required by the applicable rule.

Disclosure requirements involve both set-up and monitoring costs as well as certain transaction-specific costs. "Set-up" burden, incurred by new entrants only, includes identifying the applicable disclosure requirements, determining compliance obligations, and designing and developing compliance systems and procedures. "Monitoring" burden, incurred by all covered entities, includes reviewing revisions to regulatory requirements, revising compliance systems and procedures as necessary, and monitoring the ongoing operation of systems and procedures to ensure continued compliance.

"Transaction-related" burden refers to the effort associated with providing the

various required disclosures in individual transactions. While this burden varies with the number of transactions, the figures shown for transaction-related burden in the tables that follow are estimated averages. The actual range of compliance burden experienced by covered entities, and reflected in those averages, varies widely. Depending on the extent to which covered entities have developed automated systems and procedures for providing the required disclosures, and the efficacy of those systems and procedures, some entities may have little or no such burden, while others incur a higher burden.<sup>2</sup>

Calculating the burden associated with the four regulations' disclosure requirements is extremely difficult because of the highly diverse group of affected entities. The "respondents" included in the following burden calculations consist of all types of credit and lease advertisers, creditors (e.g., finance companies, mortgage companies, retailers, Internet businesses), financial institution (including new electronic commerce entities), service providers, certain government agencies and others involved in delivering electronic fund transfers of government benefits, and lessors (e.g., auto dealers, independent leasing companies, manufacturers' captive finance companies, furniture companies, computer dealers). The burden estimates represent staff's best assessment, based on its knowledge and expertise relating to the financial services industry. To derive these estimates, staff considered the wide variations in covered entities': (1) Size and location; (2) credit or lease products offered, extended, or advertised, and their particular terms; (3) types of electronic fund transfers (EFTs) used; (4) types and occurrences of adverse actions; (5) types of appraisal reports utilized; and (6) automation with regard to compliance operations.

The estimated PRA burden associated with these rules, attributable to the Commission, is less today than in the past. Staff believes that as automation and expanded quality control become more pervasive in the financial services industry entities are able to comply more efficiently.

The cost estimates shown below relate solely to labor costs. The applicable PRA requirements impose minimal

<sup>2</sup> For example, large retailers may use automated means to provide required disclosures, such as issuing, en masse, notices of changes in terms. Smaller retailers and certain types of creditors may have less automated compliance systems, and thus may issue disclosures on an individual transaction basis, resulting in higher burden.

<sup>1</sup> PRA "burden" does not include effort expended in the ordinary course of business, regardless of any regulatory requirement. 5 CFR 1320.3(b)(2).

capital or other non-labor costs, as affected entities generally have the necessary equipment for other business purposes. Similarly, staff estimates that compliance with these rules entails minimal printing and copying costs beyond that associated with documenting financial transactions in the ordinary course of business. The burden estimates shown below include the time necessary to train staff in compliance with the regulations.

The following paragraphs discuss each of these rules, their particular PRA requirements, and staff's best estimates of the related hour and cost burdens.

**I. Regulation B**

The ECOA prohibits discrimination in the extension of credit. Regulation B, 12 CFR part 202, promulgated by the Board of Governors of the Federal Reserve System, establishes both recordkeeping and disclosure requirements to assist consumers in understanding their rights under the ECOA and to assist in detecting unlawful discrimination. The FTC enforces the ECOA as to all creditors except those that are subject to

the regulatory authority of another federal agency (such as federally chartered or insured depository institutions).

*Estimated annual hours burden:* 2,560,000 hours, rounded (1,150,000 recordkeeping hours + 1,409,499 disclosure hours).

*Recordkeeping:* FTC staff estimates that Regulation B's general recordkeeping requirements affect 1,000,000 credit firms subject to the Commission's jurisdiction, at an average annual burden of one hour per firm, for a total of 1,000,000 hours. Staff also estimates that the requirement that creditors monitor information about race/national origin, sex, age, and marital status imposes a maximum burden of one minute each<sup>3</sup> for approximately nine million credit applications (based on industry data regarding the approximate number of mortgage purchase and refinance originations), for a total of 150,000 hours. The total estimated recordkeeping burden is 1,150,000 hours.

*Disclosure:* Regulation B requires that creditors (i.e., entities that regularly participate in the decision whether or not to extend credit under Regulation B) provide notices whenever they take adverse action. The Regulations also requires entities that extend various types of mortgage credit to provide a copy of the appraisal report and to notify applicants of their right to a copy of the report.

As noted above, Regulation B applies to a highly diverse group of entities, including retailers, mortgage lenders, mortgage brokers, finance companies, Internet businesses, and others. In some instances where covered entities may make certain required disclosures in the ordinary course of business, the Regulation imposes no burden. In addition, some entities have developed highly automated means of providing the required disclosures, while others rely on methods requiring more manual effort. Thus, the following burden estimates are averages based on staff's best estimate of the burden incurred over an extremely broad spectrum of covered entities.

Disclosure	Setup/monitoring <sup>1</sup> average			Transaction-related <sup>2</sup>			
	Respondents	Average burden per respondent (hours)	Total setup/monitoring burden (hours)	Number of transactions	Average burden per transaction (minutes)	Total transaction burden (hours)	Total burden (hours)
Adverse action notices .....	1,000,000	.5	500,000	200,000,000	.25	833,333	1,333,333
Appraisal notices .....	22,000	.5	11,000	6,500,000	.25	27,083	38,083
Appraisal reports .....	22,000	.5	11,000	6,500,000	.25	27,083	38,083
<b>Total</b> .....							<b>1,409,499</b>

<sup>1</sup>With respect to appraisal notices and appraisal reports, the above figures assume that approximately half of applicable mortgage entities (.5x44,000, or 22,000 businesses) would not otherwise provide this information and thus would be affected.  
<sup>2</sup>The above figures assume that half of applicable mortgage transactions (.5x13,000,000, or 6,500,000) would not otherwise provide the appraisal notices and reports and thus would be affected.

*Estimated annual cost burden:* \$46,418,000, rounded.

Staff calculated labor costs by applying appropriate hourly cost figures to the burden hours described above. The hourly rates used below (\$50 for managerial or professional time, \$20 for skilled technical time, and \$10 for clerical time) are averages.

*Recordkeeping:* Staff estimates that the general recordkeeping responsibility of one hour per creditor would involve approximately 90 percent clerical time and ten percent skilled technical time. Keeping records of race/national origin, sex, age, and marital status requires an estimated one minute of skilled

technical time. As shown below, the total recordkeeping cost is \$14,666,666.

*Disclosure:* For each notice or information item listed, staff estimates that the burden hours consist of 10 percent managerial time and 90 percent skilled technical time. As shown below, the total disclosure cost is \$32,418,477.

Required task	Managerial		Skilled technical		Clerical		Total
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (10/hr.)	Cost (\$)
General Recordkeeping .....	0	0	100,000	\$2,000,000	900,000	\$9,000,000	\$11,000,000
Other Recordkeeping .....	0	0	150,000	3,000,000	0	0	3,000,000
<b>Total Recordkeeping</b> .....							<b>14,666,666</b>
Adverse action notices .....	133,333	\$6,666,665	1,200,000	23,999,994	0	0	30,666,659

<sup>3</sup>Regulation B contains a model form that creditors may use to gather and retain the requirement information.

Required task	Managerial		Skilled technical		Clerical		Total
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (10/hr.)	Cost (\$)
Appraisal notices .....	3,808	190,415	34,275	685,494	0	0	875,909
Appraisal reports .....	3,808	190,415	34,275	685,494	0	0	875,909
Total Disclosure .....							32,418,477
Total Recordkeeping and Disclosure .....							46,418,477

**2. Regulation E**

The EFTA requires accurate disclosure of the costs, terms, and rights relating to electronic fund transfer (EFT) services to consumers. Regulation E, 12 CFR part 205, promulgated by the Board of Governors of the Federal Reserve System, establishes both recordkeeping and disclosure requirements applicable to entities providing EFT services to consumers. The FTC enforces the EFTA as to all entities providing EFT services except those that are subject to the regulatory authority of another federal agency (such as federally chartered or insured depository institutions).

*Estimated annual hours burden:* 3,579,000 hours (500,000 recordkeeping hours + approximately 3,079,000 disclosure hours).

*Recordkeeping:* Staff estimates that Regulation E's recordkeeping requirements affect 500,000 firms offering EFT services to consumers and subject to the Commission's jurisdiction, at an average annual burden of one hour per firm, for a total of 500,000 hours.

*Disclosure:* As noted above, Regulation E applies to a highly diverse group of entities, including financial institutions (including certain retailers and electronic commerce entities),

service providers, various federal and state agencies offering electronic fund transfers (EFTs), and others. In some instances, where covered entities may make certain required disclosures in the ordinary course of business, the Regulation imposes no burden. In addition, some entities have developed highly automated means of providing the required disclosures, while others rely on methods requiring more manual effort. Thus, the following burden estimates are averages based on staff's best estimate of the burden incurred over an extremely broad spectrum of covered entities.

Disclosure	Setup/monitoring			Transaction-related			Total burden (hours)
	Respondents	Average burden per respondent (hours)	Total setup monitoring burden (hours)	Number of transactions	Average burden per transaction (minutes)	Total transaction burden (hours)	
Initial terms .....	100,000	.5	50,000	1,000,000	.02	333	50,333
Change in terms .....	25,000	.5	12,500	33,000,000	.02	11,000	23,500
Periodic statements .....	100,000	.5	50,000	1,200,000,000	.02	400,000	450,000
Error resolution .....	100,000	.5	50,000	1,000,000	5	83,333	133,333
Transaction receipts .....	100,000	.5	50,000	5,000,000,000	.02	1,666,667	1,716,667
Preauthorized transfers .....	500,000	.5	250,000	1,000,000	.25	4167	254,167
Service provider notices .....	100,000	.25	25,000	1,000,000	.25	4167	29,167
Govt. benefit notices .....	10,000	.5	5,000	100,000,000	.25	416,667	421,667
Total .....							3,078,834

*Estimated annual cost burden:* \$76,313,000, rounded.

Staff calculated labor costs by applying appropriate hourly cost figures to the burden hours described above. The hourly rates used below (\$50 for managerial or professional time, \$20 for skilled technical time, and \$10 for clerical time) are averages.

*Recordkeeping:* For the 500,000 recordkeeping hours, staff estimates that 10 percent of the burden hours require skilled technical time and 90 percent require clerical time. As shown below, the total recordkeeping cost is \$5,500,000.

*Disclosure:* For each notice or information item listed, staff estimates

that 10 percent of the burden hours require managerial time and 90 percent require skilled technical time. As shown below, the total disclosure cost is \$70,813,182.

Required task	Managerial		Skilled technical		Clerical		Total cost (\$)
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (\$10/hr.)	
Recordkeeping .....	0	\$0	50,000	\$1,000,000	450,000	\$4,500,000	\$5,500,000
Disclosure:							
Initial terms .....	5,033	251,665	45,300	905,994	0	0	\$1,157,659
Change in terms .....	2,350	117,500	21,150	423,000	0	0	540,500
Periodic statements .....	45,000	2,250,000	405,000	8,100,000	0	0	10,350,000
Error resolution .....	13,333	666,665	120,000	2,399,994	0	0	3,066,659
Transaction receipts .....	171,667	8,583,335	1,540,000	30,900,000	0	0	39,483,34

Required task	Managerial		Skilled technical		Clerical		Total cost (\$)
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (\$10/hr.)	
Preauthorized transfers .....	25,417	1,270,835	228,750	4,575,006	0	0	5,845,84
Service provider notices .....	2,917	145,835	26,250	525,006	0	0	670,84
Govt. benefit notices .....	42,167	2,108,335	379,500	7,590,006	0	0	9,698,34
Total Disclosure .....							70,813,182
Total Recordkeeping and Disclosures .....							76,313,182

(Minor discrepancies in totals are due to rounding of the hours shown for skilled technical time.)

**3. Regulation M**

The CLA requires accurate disclosure of the costs and terms of leases to consumers. Regulation M, 12 CFR part 213, promulgated by the Board of Governors of the Federal Reserve System, establishes disclosure requirements that assist consumers in comparison shopping and in understanding the terms of leases and recordkeeping requirements that assist enforcement of the CLA. The FTC enforces the CLA as to all lessors and advertisers except those that are subject to the regulatory authority of another federal agency (such as federally chartered or insured depository institutions).

*Estimated annual hours burden:* 387,500 hours, rounded (200,000 recordkeeping hours + 187,501 disclosure hours).

*Recordkeeping:* Staff estimates that Regulation M's recordkeeping requirements affect 200,000 firms leasing products to consumers and subject to the Commission's jurisdiction, at an average annual burden of one hour per firm, for a total of 200,000 hours.

*Disclosure:* As noted above, Regulation M applies to a highly diverse group of entities, including automobile lessors (such as auto dealers, independent leasing companies, and manufacturers' captive finance

companies), computer lessors (such as computer dealers and other retailers), furniture lessors, various electronic commerce lessors, and diverse types of lease advertisers, and others. In some instances, where covered entities may make certain required disclosures in the ordinary course of business, the Regulation imposes no burden. In addition, some entities have developed highly automated means of providing the required disclosures, while others rely on methods requiring more manual effort. Thus, the following burden estimates are averages based on staff's best estimate of the burden incurred over an extremely broad spectrum of covered entities.

Disclosure	Setup/monitoring			Transaction-related			
	Respondents	Average burden per respondent (hours)	Total setup/monitoring burden (hours)	Number of transactions	Average burden per transaction (minutes)	Total transaction burden (hours)	Total burden (hours)
Auto Leases <sup>1</sup> .....	100,000	.75	75,000	5,000,000	.50	41,667	116,667
Other Leases <sup>2</sup> .....	100,000	.50	50,000	1,000,000	.25	4,167	54,167
Advertising .....	25,000	.50	12,500	1,000,000	.25	4,167	16,667
Total .....							187,501

<sup>1</sup> This category focuses on consumer vehicle leases. The number of such leases—the largest category of consumer leases—has increased considerably in recent years. Vehicle leases are subject to more lease disclosure requirements (pertaining to computation of payment obligations) than other lease transactions. (Only consumer leases for more than four months are covered.) See 15 U.S.C. § 1667(1); 12 C.F.R. § 213.2(e)(1).

<sup>2</sup> This category focuses on all types of consumer leases other than vehicle leases. It includes leases for computers, other electronics, small appliances, furniture, and other transactions. (Only consumer leases for more than four months are covered.) See 15 U.S.C. § 1667(1); 12 C.F.R. § 213.2(e)(1).

*Estimated annual cost burden:* \$6,513,000, rounded.

Staff calculated labor costs by applying appropriate hourly cost figures to the burden hours described above. The hourly rates used below (\$50 for managerial or professional time, \$20 for skilled technical time, and \$10 for clerical time) are averages.

*Recordkeeping:* For the 200,000 recordkeeping hours, staff estimates that 10 percent of the burden hours require skilled technical time and 90 percent require clerical time. As shown below, the total recordkeeping cost is \$2,200,000.

*Disclosure:* For each notice or information item listed, staff estimates

that 10 percent of the burden hours require managerial time and 90 percent require skilled technical time. As shown below, the total disclosure cost is \$4,312,523.

Required task	Managerial		Skilled technical		Clerical		Total cost (\$)
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (10/hr.)	
Recordkeeping .....	0	0	20,000	400,000	1,280,000	1,800,000	2,200,000

Required task	Managerial		Skilled technical		Clerical		Total cost (\$)
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (10/hr.)	
Disclosures:							
Auto Leases .....	11,667	583,335	105,000	2,100,006	0	0	2,683,341
Other Leases .....	5,417	270,835	48,750	975,006	0	0	1,245,841
Advertising .....	1,667	83,335	15,000	300,000	0	0	383,341
Total Disclosures .....							4,312,523
Total Recordkeeping and Disclosures .....							6,512,523

(Minor discrepancies in totals are due to rounding of the hours shown for skilled technical time.)

**4. Regulation Z**

The TILA was enacted to foster comparison credit shopping and informed credit decision making by requiring accurate disclosure of the costs and terms of credit to consumers. Regulation Z, 12 CFR part 226, promulgated by the Board of Governors of the Federal Reserve System, establishes both recordkeeping and disclosure requirements to assist consumers and the enforcement of the TILA. The FTC enforces the TILA as to all creditors and advertisers except those that are subject to the regulatory authority of another federal agency (such as federally chartered or insured depository institutions).

*Estimated annual hours burden:* 20,473,000 hours, rounded (1,000,000

recordkeeping hours + 19,472,916 disclosure hours).

*Recordkeeping:* FTC staff estimates that Regulation Z's recordkeeping requirements affect approximately 1,000,000 firms offering credit and subject to the Commission's jurisdiction, at an average annual burden of one hour per firm, for a total of 1,000,000 hours.

*Disclosure:* Regulation Z disclosure requirements pertain to open-end and closed-end credit. As noted above, the Regulation applies to a highly diverse group of entities, including retailers (such as department stores, appliance stores, discount retailers, medical-dental service providers, home improvement sellers, and newly-emerging electronic commerce retail operators); mortgage

companies; finance companies; credit advertisers; auto dealerships; student loan companies; home fuel or power services (for furnaces, stoves, microwaves, and other heating, cooling or residential power equipment); credit advertisers; and others. In some instances, where covered entities may make certain required disclosures in the ordinary course of business, the Regulation imposes no burden. In addition, some entities have developed highly automated means of providing the required disclosures, while others rely on methods requiring more manual effort. Thus, the following burden estimates are averages based on staff's best estimate of the burden incurred over an extremely broad spectrum of covered entities.

Disclosure	Setup/monitoring			Transaction-related			Total burden (hours)
	Respondents	Average burden per respondent (hours)	Total setup/monitoring burden (hours)	Number of transactions	Average burden per transaction (minutes)	Total transaction burden (hours)	
Open-end credit:							
Initial terms .....	100,000	.5	50,000	50,000,000	.25	208,333	258,333
Rescission notices .....	50,000	.5	25,000	100,000	.25	417	25,417
Change in terms .....	25,000	.5	12,500	136,000,000	.125	283,333	295,833
Periodic statements .....	200,000	.5	100,000	4,800,000,000	.0625	5,000,000	5,100,000
Error resolution .....	100,000	.5	50,000	10,000,000	5	833,333	883,333
Credit and charge card accounts .....	100,000	1	100,000	50,000,000	.25	208,333	308,333
Home equity lines of credit .....	100,000	1	100,000	5,000,000	.25	20,833	120,833
Advertising .....	250,000	.25	62,500	700,000	.5	5833	68,333
Closed-end credit:							
Credit disclosures .....	800,000	.50	400,000	330,000,000	2	11,000,000	11,400,000
Rescission notices .....	200,000	.50	100,000	34,000,000	1	566,667	666,667
Variable rate mortgages .....	100,000	.50	50,000	1,800,000	2	60,000	110,000
High rate/high fee mortgages .....	100,000	.50	50,000	500,000	2	16,667	66,667
Reverse mortgages .....	50,000	.50	25,000	150,000	1	2,500	27,500
Advertising .....	500,000	.25	125,000	1,000,000	1	16,667	141,667
Total open-end credit .....							7,060,415
Total closed-end credit .....							12,412,501
Total credit .....							19,472,916

*Estimated annual cost burden:* \$458,877,000, rounded.

Staff calculated labor costs by applying appropriate hourly cost figures

to the burden hours described above. The hourly rates used below (\$50 for

managerial or professional time, \$20 for skilled technical time, and \$10 for clerical time) are averages.

**Recordkeeping:** For the 1,000,000 recordkeeping hours, staff estimates that 10 percent of the burden hours require

skilled technical time and 90 percent require clerical time. As shown below, the total recordkeeping cost is \$11,000,000.

**Disclosure:** For each notice or information item listed, staff estimates

that 10 percent of the burden hours require managerial time and 90 percent require skilled technical time. As shown below, the total disclosure cost is \$447,877,068.

Required task	Managerial		Skilled technical		Clerical		Total cost (\$)
	Time (hours)	Cost (\$50/hr.)	Time (hours)	Cost (\$20/hr.)	Time (hours)	Cost (10/hr.)	
Recordkeeping .....	0	0	100,000	\$2,000,000	900,000	\$9,000,000	\$11,000,000
Open-end credit Disclosures:							
Initial terms .....	25,833	\$1,291,665	232,500	\$4,649,994	0	0	\$5,941,659
Rescission notices .....	2,542	127,085	22,875	457,506	0	0	584,491
Change in terms .....	29,583	1,479,165	266,250	5,324,994	0	0	6,804,159
Periodic statements .....	510,000	25,500,000	4,590,000	91,800,000	0	0	117,300,000
Error resolution .....	88,333	4,416,665	795,000	15,899,994	0	0	20,316,659
Credit and charge card accounts .....	30,833	1,541,665	277,500	5,549,994	0	0	7,091,659
Home equity lines of credit .....	12,083	604,165	108,750	2,174,994	0	0	2,779,159
Advertising .....	6,833	341,665	61,500	1,229,994	0	0	1,571,659
<b>Total open-end credit .....</b>							<b>162,389,545</b>
Closed-end credit Disclosures:							
Credit disclosures .....	1,140,000	57,000,000	10,260,000	205,200,000	0	0	262,200,000
Rescission notices .....	66,667	3,333,335	600,000	12,000,006	0	0	15,333,341
Variable rate mortgages .....	11,000	550,000	99,000	1,980,000	0	0	2,530,000
High rate/high fee mortgages .....	6,667	333,335	60,000	1,200,006	0	0	1,533,341
Reverse mortgages .....	2,750	137,500	24,750	495,000	0	0	632,500
Advertising .....	14,167	708,335	127,500	2,550,006	0	0	3,258,341
<b>Total closed-end credit .....</b>							<b>285,487,523</b>
<b>Total Disclosures .....</b>							<b>447,877,068</b>
<b>Total Recordkeeping and Disclosures:</b>							<b>458,877,068</b>

(Minor discrepancies in totals are due to rounding of the hours shown for skilled technical time.)

**Debra A. Valentine,**  
*General Counsel.*  
 [FR Doc. 99-33206 Filed 12-21-99; 8:45 am]  
**BILLING CODE 6750-01-M**

**GENERAL SERVICES ADMINISTRATION**

**President's Commission on the Celebration of Women in American History**

**AGENCY:** General Services Administration.

**ACTION:** Meeting notice.

**SUMMARY:** Notice is hereby given that the President's Commission on the Celebration of Women in American History will hold an open meeting from 9 a.m. to 4 p.m. on Tuesday, January 18, 2000, at the New York Public Library, 5th Avenue & 42 Street, New York, NY 10018.

**PURPOSE:** To hear testimony about the Year 2000 Celebration plans for Women's History Month and review current related activities.

Guest speakers will address the National Women's History Month celebration to be held in Washington on March 22 and review the status of the Commissions' recommendations for action for the year 2000.

Participants may wish to make a statement covering personal interests in the history of women in America or share thoughts on appropriate commemorative events.

**FOR FURTHER INFORMATION CONTACT:** Martha Davis (202) 501-0705, Assistant to the Associate Administrator for Communications, General Services Administration. Also, inquiries may be sent to [martha.davis@gsa.gov](mailto:martha.davis@gsa.gov).

Dated: December 14, 1999.

**Beth Newburger,**  
*Associate Administrator for Communications.*  
 [FR Doc. 99-33116 Filed 12-21-99; 8:45 am]  
**BILLING CODE 6820-34-M**

**DEPARTMENT OF HEALTH AND HUMAN SERVICES**

**Food and Drug Administration**

[Docket No. 99F-5321]

**United States Department of Agriculture, Food Safety and Inspection Service; Filing of Food Additive Petition**

**AGENCY:** Food and Drug Administration, HHS.

**ACTION:** Notice.

**SUMMARY:** The Food and Drug Administration (FDA) is announcing that the United States Department of Agriculture, Food Safety and Inspection Service (USDA/FSIS) has filed a petition proposing that the food additive regulations be amended to provide for the safe use of a 4.5 kiloGray (kGy) maximum dose of ionizing radiation to treat unrefrigerated (as well as refrigerated) uncooked meat, meat products, and certain meat food products to reduce levels of foodborne pathogens and extend shelf-life.