

Dated: July 13, 2016.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

[FR Doc. 2016-16903 Filed 7-15-16; 8:45 am]

**BILLING CODE 3510-22-P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

**RIN 0648-XE735**

#### Pacific Fishery Management Council; Webinar

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice of webinar.

**SUMMARY:** The Pacific Fishery Management Council's (Pacific Council's) Scientific and Statistical Committee (SSC) will hold a webinar to approve new overfishing limit (OFL) estimates for Pacific ocean perch and to discuss plans for two upcoming workshops. The webinar is open to the public.

**DATES:** The SSC webinar will commence at 2 p.m. PST, Tuesday, August 2, 2016 and continue until 4 p.m. or as necessary to complete business for the day.

**ADDRESSES:** To attend the SSC webinar, please join online at <http://www.gotomeeting.com/online/webinar/join-webinar> and enter the webinar ID: 120-344-715, as well as your name and email address. After logging in to the webinar, please call the toll number 1 (562) 247-8321 and enter 348-717-205 when prompted for the audio access code. Participants are encouraged to use their telephone, as this is the best practice to avoid technical issues and excessive feedback. (See the PFM Council GoToMeeting Audio Diagram for best practices). A public listening station will also be provided at the Council office.

*Council address:* Pacific Fishery Management Council, 7700 NE Ambassador Place, Suite 101, Portland, OR 97220-1384; telephone: 503-820-2280.

**FOR FURTHER INFORMATION CONTACT:** Mr. John DeVore, Pacific Council; telephone: (503) 820-2280.

**SUPPLEMENTARY INFORMATION:** The specific objectives of the SSC webinar are to approve new OFL estimates for Pacific ocean perch for use in establishing 2017-18 specifications and management measures, and to advance plans for two upcoming workshops

(historical catch reconstruction workshop and a stock productivity workshop) sponsored by the Pacific Council and NMFS. Public comments during the webinar will be received from attendees at the discretion of the SSC chair.

Although non-emergency issues not identified in the webinar agenda may come before the webinar participants for discussion, those issues may not be the subject of formal action during this webinar. Formal action at the webinar will be restricted to those issues specifically listed in this notice and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been notified of the webinar participants' intent to take final action to address the emergency.

#### Technical Information and System Requirements

PC-based attendees: Required: Windows® 7, Vista, or XP. Mac®-based attendees: Required: Mac OS® X 10.5 or newer. Mobile attendees: Required: iPhone®, iPad®, Android™ phone or Android tablet GoToMeeting Webinar Apps). You may send an email to Mr. Kris Kleinschmidt or contact him at (503) 820-2280, extension 425 for technical assistance.

#### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for auxiliary aids should be directed to Mr. Kris Kleinschmidt at (503) 820-2425 at least 5 days prior to the webinar date.

Dated: July 13, 2016.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

**RIN 0648-XE737**

#### Gulf of Mexico Fishery Management Council; Public Meeting

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice of a public meeting.

**SUMMARY:** The Gulf of Mexico Fishery Management Council will hold a joint meeting of its Shrimp Advisory Panel

(AP), Coral Advisory Panel, and Coral Statistical and Scientific Committee (SSC).

**DATES:** The meeting will convene Wednesday, August 3, 2016, from 8 a.m. to 5 p.m. and Thursday, August 4, 2016, from 8 a.m. to 12 p.m. (EDT)

**ADDRESSES:** The meeting will take place at the Council's office.

*Council address:* Gulf of Mexico Fishery Management Council, 2203 N. Lois Avenue, Suite 1100, Tampa, FL 33607; telephone: (813) 348-1630.

**FOR FURTHER INFORMATION CONTACT:** Dr. Morgan Kilgour, Fishery Biologist, Gulf of Mexico Fishery Management Council; [morgan.kilgour@gulfcouncil.org](mailto:morgan.kilgour@gulfcouncil.org); telephone: (813) 348-1630.

**SUPPLEMENTARY INFORMATION:** The items of discussion on the agenda are as follows:

The Shrimp AP, Coral AP and Coral SSC will meet jointly to review the coral data portal; discuss the proposed Flower Garden Banks National Marine Sanctuary and the Florida Keys National Marine Sanctuary expansions; discuss potential Habitat Areas of Particular Concern (HAPC) in the Gulf of Mexico; and provide recommendations to the Council for the August 2016 Council meeting.

—Meeting Adjourns—

The Agenda is subject to change, and the latest version along with other meeting materials will be posted on the Council's file server. To access the file server, the URL is <https://public.gulfcouncil.org:5001/webman/index.cgi>, or go to the Council's Web site and click on the File Server link in the lower left of the Council Web site (<http://www.gulfcouncil.org>). The username and password are both "gulfguest". Click on the "Library Folder", then scroll down to "Joint Shrimp AP and Coral AP/SSC".

The meeting will be webcast over the internet. A link to the webcast will be available on the Council's Web site, <http://www.gulfcouncil.org>.

Although other non-emergency issues not on the agenda may come before the Committees for discussion, in accordance with the Magnuson-Stevens Fishery Conservation and Management Act, those issues may not be the subject of formal action during this meeting. Actions of the Committees will be restricted to those issues specifically identified in the agenda and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been

notified of the Council's intent to take action to address the emergency.

### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Kathy Pereira at the Gulf Council Office (see **ADDRESSES**), at least 5 working days prior to the meeting.

Dated: July 13, 2016.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

**RIN 0648-XE739**

### New England Fishery Management Council; Public Meeting

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice; public meeting.

**SUMMARY:** The New England Fishery Management Council (Council) is scheduling a public meeting of its Groundfish Committee to consider actions affecting New England fisheries in the exclusive economic zone (EEZ). Recommendations from this group will be brought to the full Council for formal consideration and action, if appropriate.

**DATES:** This meeting will be held on Wednesday, August 3, 2016 at 9 a.m.

#### ADDRESSES:

**Meeting address:** The meeting will be held at the DoubleTree by Hilton, 363 Maine Mall Road, South Portland, ME 04106; phone: (207) 775-6161; fax: (207) 756-6622.

**Council address:** New England Fishery Management Council, 50 Water Street, Mill 2, Newburyport, MA 01950.

**FOR FURTHER INFORMATION CONTACT:** Thomas A. Nies, Executive Director, New England Fishery Management Council; telephone: (978) 465-0492.

#### SUPPLEMENTARY INFORMATION:

### Agenda

The committee will receive a summary of the recommendations from the Recreational Advisory Panel meeting on August 2. The panel will discuss specifications and management measures of Framework Adjustment 56 as well as (1) receive an overview of the

Council staff white paper on the recreational management measures process, (2) develop recommendations to the Council regarding improving the recreational management measures process, (3) receive a Plan Development Team (PDT) report that summarizes Atlantic halibut management and recent catch and effort for the directed fishery in the State of Maine, and (4) discuss draft alternatives and make recommendations to the Council. They will also receive a progress report from the PDT on the white paper on monitoring strategies, and develop recommendations to the Council. Other business will be discussed as necessary.

Although non-emergency issues not contained in this agenda may come before this group for discussion, those issues may not be the subject of formal action during this meeting. Action will be restricted to those issues specifically listed in this notice and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Act, provided the public has been notified of the Council's intent to take final action to address the emergency.

### Special Accommodations

This meeting is physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Thomas A. Nies, Executive Director, at (978) 465-0492, at least 5 days prior to the meeting date.

**Authority:** 16 U.S.C. 1801 *et seq.*

Dated: July 13, 2016.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

### Supervisory Highlights: Summer 2016

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Supervisory Highlights; notice.

**SUMMARY:** The Bureau of Consumer Financial Protection (CFPB) is issuing its twelfth edition of its *Supervisory Highlights*. In this issue of *Supervisory Highlights*, we report examination findings in the areas of auto originations, debt collection, mortgage origination, small-dollar lending, and fair lending. As in past editions, this report includes information about a recent public enforcement action that

was a result, at least in part, of our supervisory work. The report also includes information on our coordination with state and federal regulators on supervisory matters, as well as information on recently released guidance.

**DATES:** The Bureau released this edition of the *Supervisory Highlights* on its Web site on June 30, 2016.

#### FOR FURTHER INFORMATION CONTACT:

Adetola Adenuga, Consumer Financial Protection Analyst, Office of Supervision Policy, 1700 G Street NW., 20552, (202) 435-9373.

#### SUPPLEMENTARY INFORMATION:

### 1. Introduction

As the Consumer Financial Protection Bureau (CFPB or Bureau) enters its fifth year, it continues to examine bank and nonbank providers of consumer financial products and services under the Bureau's jurisdiction.<sup>1</sup> In this twelfth edition of *Supervisory Highlights*, the CFPB shares recent supervisory observations in the areas of auto origination, debt collection, mortgage origination, small-dollar lending and fair lending. The findings reported here reflect information obtained from supervisory activities completed during the period under review. In some instances, not all corrective actions, including through enforcement, have been completed at the time of this report's publication.

The CFPB's supervisory activities have either led to or supported a recent public enforcement action, requiring nearly \$5 million in consumer remediation and an additional \$3 million in civil money penalties.<sup>2</sup> In addition to these public enforcement actions, Supervision continues to resolve violations using non-public supervisory actions. When Supervision examinations determine that a supervised entity has violated a statute

<sup>1</sup> The CFPB supervises depository institutions and credit unions with total assets of more than \$10 billion, and their affiliates. In addition, the CFPB has authority under the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) to supervise nonbanks, regardless of size, in certain specific markets: Mortgage companies (originators, brokers, servicers, and providers of loan modification or foreclosure relief services); payday lenders; and private education lenders.

The CFPB may also supervise "larger participants" in other nonbank markets as the CFPB defines by rule. To date, the CFPB has issued five rules defining larger participants in the following markets: Consumer reporting (effective September 2012), consumer debt collection (effective January 2013), student loan servicing (effective March 2014), international money transfers (effective December 2014) and automobile financing (effective August 2015).

<sup>2</sup> The CFPB Office of Enforcement also brought other actions unrelated to supervisory activities.