

PART 516—APPLICATION PROCESSING GUIDELINES AND PROCEDURES

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AUTHORITY: 5 U.S.C. 552, 559; 12 U.S.C. 1462a, 1463, 1464, 2901 *et seq.*

SOURCE: 57 FR 14336, Apr. 20, 1992, unless otherwise noted.

Subpart A—Application Processing Guidelines

§516.1 Offices of the Office of Thrift Supervision; information and submittals.

(a) The headquarters of the OTS is located at 1700 G Street, NW., Washington, DC 20552. General information concerning the OTS may be obtained in person at that location or by written request to the OTS at the above address.

(b) The Regional Offices of the OTS and their regions are as follows:

(1) Northeast Regional Office, 10 Exchange Place Centre, 18th Floor, Jersey City, New Jersey 07302. (Region: Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia.)

(2) Southeast Regional Office, 1475 Peachtree Street, NE., Atlanta, Georgia 30309. (Region: Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, Puerto Rico, South Carolina, the Virgin Islands, Virginia.)

(3) Central Regional Office, 200 West Madison Street, Suite 1300, Chicago, Illinois 60606. (Region: Illinois, Indiana, Kentucky, Michigan, Ohio, Tennessee, Wisconsin.)

(4) Midwest Regional Office, 122 W. John Carpenter Freeway, suite 600, Irving, Texas 75039. (Region: Arkansas, Colorado, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota, Texas.)

(5) West Regional Office, 1 Montgomery Street, Suite 400, San Francisco, California 94104. (Region: Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming.)

(c) *Filings.* Applications, notices or other filings, as provided for in the OTS's regulations shall be submitted to the appropriate Regional Office, unless specifically noted otherwise in the procedures for a particular filing. The original and two conformed copies shall be filed for each application or notice. All copies should be clearly captioned as to the type of filing and should contain all exhibits and other pertinent documents. Application forms, notice forms and instructions are available from each Regional Office. Two additional conformed copies shall be filed with the Applications Filing Room, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC, 20552 of any application, notice or other filing that raises a significant issue of law or policy, as defined by OTS order or other OTS guidance. Additional copies, in addition to the three required for every application are required for the following applications:

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(1) Merger or branch purchase applications filed pursuant to §563.22 of this chapter or notices filed pursuant to §574.3(b) of this chapter involving a merger (including a merger involving an interim association) or applications filed on Form H–(e)3 require four additional copies of the application. The copies should be labeled, respectively, “Department of Justice Copy,” “Comptroller Copy,” “Federal Reserve Copy,” and “FDIC Copy”.

(2) Any acquiror filing a notice pursuant to §574.3(b) of this chapter shall file three additional copies of the notice, and shall label such copies “FDIC Copy,” “Comptroller Copy,” and “Federal Reserve Copy,” respectively. In addition, any acquiror filing a notice pursuant to §574.3(b) of this chapter with respect to acquisition of a state-chartered association shall file an additional copy of the notice with the OTS labeled “State Supervisor Copy.”

(3) In the case of an application filed on Form H–(e)2 (other than an application pursuant to §574.3(c)(1)(iv) of this chapter), the applicant shall file one additional copy of the application with the OTS and shall label such copy “Department of Justice Copy.”

[57 FR 14336, Apr. 20, 1992, as amended at 58 FR 4312, Jan. 14, 1993; 60 FR 66717, Dec. 26, 1995]

§516.2 Applications processing guidelines.

(a) *General.* (1) To ensure the timely processing of applications and notices, the OTS hereby sets forth guidelines for the processing of completed applications and notices (hereinafter collectively referred to as “applications”) filed with the OTS. This section does not apply to applications or requests related to transactions pursuant to section 13 (c) or (k) of the Federal Deposit Insurance Act, 12 U.S.C. 1823 (c), (k); or requests submitted in connection with cease-and-desist orders, temporary cease-and-desist orders, removal and/or prohibition orders, temporary suspension orders, supervisory agreements or directives, consent merger agreements, or documents negotiated in settlement of litigation (including requests for termination or modification of, or for approval pursuant to, such orders, agreements, or doc-

uments), or similar litigation or enforcement matters. Requests submitted in connection with cease-and-desist orders, removal and/or prohibition orders, supervisory agreements or directives, consent merger agreements, and other documents negotiated in settlement of litigation (“enforcement documents”) are not covered by this section. However, the fact that a regulation involving an application may be mentioned in an enforcement document does not mean that this section does not apply to that application. Requests to engage in activities that are specifically restricted by enforcement documents and requests for termination or modification of such documents are not covered by this section. Applications submitted pursuant to a regulatory requirement that the prior approval of the OTS be obtained before engaging in a proposed activity, however, are covered, whether or not mentioned in an enforcement document. If the application or request is unique to the enforcement document, then it is not covered by this section.

(2) Requests for reconsideration, modification, or appeal of final agency actions of the OTS are not covered by this section. In addition, where other regulations of the OTS establish specific procedures for processing of applications or set forth specific time periods for automatic approval of applications unless such applications are disapproved or objections are raised, the provisions of those regulations are controlling with respect to the matters to which they pertain. Where a regulation sets forth a procedure for processing an application but does not contain a time period pursuant to which such application is to be processed, the application will be processed under the procedure established by the regulation, but will be subject to the time periods contained in this section.

(b) *Applications submitted for review.* An application submitted to the OTS for processing shall be submitted on the designated form and shall comply with all applicable regulations and guidelines governing the filing of such applications. The OTS is required to notify an applicant in writing within 5 business days of receipt of an application.

(c) *Accepting applications for processing.* (1) Within 30 calendar days of receipt of a properly submitted application for processing, the OTS shall:

(i) Request in writing any additional information necessary to complete the application;

(ii) Deem the application to be complete; or

(iii) Decline to further process the application if it is deemed by the OTS to be materially deficient and/or substantially incomplete.

Failure by the OTS to act as described in paragraph (c)(1)(i), (c)(1)(ii), or (c)(1)(iii) of this section within 30 calendar days of receipt of an application for processing shall result in the filed application's being deemed complete, thereby commencing the period for review. If an application includes a request for a waiver of an application requirement that certain information be supplied, the waiver request shall be deemed granted, unless within 30 calendar days of receipt of a properly submitted application for processing, the OTS requests in writing additional information about the waiver request, or denies the waiver request in writing.

(2) Failure by an applicant to respond fully to a written request by the OTS for additional information within 30 calendar days of the date of such request may be deemed to constitute withdrawal of the application or may be treated as grounds for denial or disapproval of the application. If an application is deemed withdrawn, the application may be resubmitted for processing, but it will be deemed a new filing under the applicable statute or regulation.

(3) An applicant may request in writing a brief extension of the 30-day period for responding to a request for additional information described in paragraph (c)(2) of this section prior to the expiration of the 30-day time period. The OTS, at its option, may grant an applicant a limited extension of time in writing. Failure by an applicant to respond fully to a written request for additional information by the expiration of the extended period permitted by the OTS may be deemed to constitute withdrawal of the application or may be treated as grounds for denial or disapproval of the application.

(4) The period for review by the OTS of an application will commence on the date that the application is deemed complete. The OTS shall notify an applicant in writing as to whether the application is deemed complete within 15 calendar days after the timely filing of any additional information furnished in response to any initial or subsequent request by the OTS for additional information. If the OTS fails to notify an applicant in writing within such time, the application shall be deemed to be complete as of the expiration of such 15-day period. If additional information furnished in response to a written request by the OTS for additional information includes a request for a waiver of an application requirement that certain information be supplied, the waiver request shall be deemed granted, unless within 15 calendar days after the timely filing of such additional information the OTS:

(i) Request in writing additional information about the waiver request; or

(ii) Denies the waiver request in writing.

(5) After additional information has been requested and supplied, the OTS may request additional information only with respect to matters derived from or prompted by information already furnished, or information of a material nature that was not reasonably available from the applicant at the time of the application, was concealed, or pertains to developments subsequent to the time of the OTS's initial request for additional information. With regard to information of a material nature that was not reasonably available from the applicant, was concealed at the time an application was deemed to be complete, or pertains to developments subsequent to the time an application was deemed to be complete, the OTS may request in writing such additional information as it considers necessary and, at its option, may deem the application not to be complete until such additional information is furnished. Upon receipt of such additional information, the OTS shall:

(i) Request in writing further additional information to complete the application;

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(ii) Deem the application to be complete and commence a new review period of the completed application; or

(iii) Deem the application to be materially deficient and/or substantially incomplete and return it to the applicant. In the case of an application that raises a significant issue of policy or law, actions taken by the Region shall not commence any of the periods for review of a completed application described in paragraph (d) of this section.

(6) [Reserved]

(7) The OTS, at its discretion, may deem an application to be materially deficient and/or substantially incomplete in the event that the applicant or an affiliate of the applicant is or becomes subject to an investigation, examination, administrative proceeding by a federal or state or municipal court, department, agency or commission or other governmental entity, or a self-regulatory trade or professional organization, or intra-governmental inquiry, that is pertinent to the standards applicable to the OTS's evaluation of the application or relates to a determination the OTS is required to make in connection with the application under the applicable statute or regulation.

(d) *Failure by the OTS to approve or deny an application or to disapprove a notice.* (1) If, upon expiration of the applicable period for review of any complete application to which this section applies, or any extension of such period, the OTS has failed to approve or deny such application (or, in the case of a notice, to disapprove such notice), the application shall, without further action, be deemed to be approved, or, in the case of a notice, not disapproved by the OTS. For purposes of the previous sentence, the period for review of all applications shall be 60 calendar days beginning from the application's deemed complete date, including any application or notice submitted pursuant to §575.3(b) or part 574 of this chapter.

(2) In the event that more than one application is being submitted in connection with a proposed transaction or other action, the applicable period for review of all such applications shall be the review period for the application having the longest period for review,

subject to any applicable statutory periods.

(e) *Extension of time for review.* The period for review of an application deemed to be complete may be extended by the OTS for 30 days beyond the time period for review set forth in paragraph (d) of this section. The OTS shall notify an applicant at least 10 days prior to the expiration of the period for review of a complete application that such review period is being extended for 30 days and shall state the general reason(s) therefor.

(f) *Extension of time for OTS's review of applications raising significant issues of law or policy.* In those situations in which an application presents a significant issue of law or policy, the applicable period for review of such application also may be extended by the OTS beyond the time period for review set forth in paragraph (d) of this section or any extension thereof pursuant to paragraph (e) of this section until such time as the OTS acts upon the application. In such cases, written notice shall be provided to an applicant not later than the expiration of the time period set forth in paragraph (d) of this section or any extension thereof pursuant to paragraph (e) of this section that the period for review is being extended in accordance with this paragraph (f), which notice shall also state the general reason(s) therefor.

[57 FR 14336, Apr. 20, 1992, as amended at 58 FR 44114, Aug. 19, 1993; 62 FR 64143, Dec. 4, 1997]

§516.3 Definitions.

(a) *Expedited treatment.* (1) A savings association is eligible for expedited treatment by the OTS if all of the following conditions exist:

(i) The savings association has a composite rating of 1 or 2;

(ii) The savings association has a Community Reinvestment Act (CRA) rating of satisfactory or better;

(iii) The savings association has a Compliance rating of 1 or 2;

(iv) The savings association is meeting all of its capital requirements under part 567 of this chapter; and

(v) The savings association has not been notified by supervisory personnel that it is a problem association or an association in troubled condition.

(2) Where specified by regulation, a savings association that qualifies for expedited treatment under paragraph (a)(1) of this section may engage in activities upon filing a notice with the OTS together with any necessary certifications. For these activities, a notice will be all that is required and an association may engage in the activity unless the OTS objects within 30 days. Such notices are deemed to be applications for purposes of statutory and regulatory references to “applications.”

(3) The OTS may require complete applications from savings associations that otherwise qualify for expedited treatment in situations raising supervisory concern or a significant issue of law or policy and may request additional information from such associations when necessary. In these circumstances, the OTS may determine that such applications no longer qualify for expedited treatment.

(b) *Standard treatment.* (1) A savings association will receive standard treatment if any of the following conditions exist:

(i) The savings association has a composite rating of 3, 4 or 5;

(ii) The savings association has a less than satisfactory CRA rating;

(iii) The savings association has a Compliance rating of 3, 4, or 5;

(iv) The savings association has inadequate capital, including failing any one of its capital requirements under part 567 of this chapter; or

(v) The savings association has otherwise been notified by supervisory personnel as being a problem association or an association in troubled condition.

(2) Savings associations receiving standard treatment shall be required to file complete applications under the applicable regulations of this chapter with the OTS. Such applications will be denied unless the association affirmatively demonstrates how the application will clearly improve its financial and/or managerial condition or improve its compliance with the CRA or other consumer-related statutes without adversely affecting its financial or managerial resources.

(c) *Composite rating.* Composite rating means the composite numerical rating assigned to the savings association by the OTS under the Uniform Financial

Institutions Rating System¹ or an equivalent rating under a comparable rating system adopted by the OTS, and refers to the most recent rating (as determined either on-site or off-site by the most recent examination) of which the savings association has been notified in writing.

(d) *CRA rating.* Through June 30, 1989, savings associations received one of five CRA ratings: Outstanding (1), Good (2), Satisfactory (3), Needs Improvement (4), or Unsatisfactory (5). For examinations begun between July 1, 1989 and June 30, 1990, savings associations received numerical ratings of 1 through 5. During this period, ratings of 1 and 2 were considered satisfactory or better and 3, 4, and 5 were less than satisfactory. Savings associations examined for CRA performance after July 1, 1990 receive one of four ratings: Outstanding, Satisfactory, Needs to Improve, or Substantial Noncompliance.

(e) *Compliance rating.* A savings association’s Compliance rating is determined pursuant to the OTS Compliance Rating System which measures an association’s compliance with civil rights, consumer protection, and public interest regulations, including the Bank Secrecy Act, Bank Protection Act, Equal Employment Opportunity, Economic Sanctions, and Advertising.

[57 FR 14336, Apr. 20, 1992, as amended at 60 FR 66717, Dec. 26, 1995; 62 FR 3780, Jan. 27, 1997]

Subpart B—Publication Requirements

SOURCE: 62 FR 64143, Dec. 4, 1997, unless otherwise noted.

§ 516.50 Who must publish a public notice of an application?

This subpart applies whenever an OTS regulation requires an applicant (“you”) to follow the public notice procedures in this subpart.

§ 516.60 When must I publish the public notice?

You must publish a public notice of the application no earlier than seven

¹Copies are available at the address specified in § 516.1 of this part.

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days before and no later than the date of filing of the application.

§ 516.70 Where must I publish the public notice?

You must publish the notice in a newspaper having a general circulation in the following communities:

(a) The community in which your home office(s) are located, or if you are filing an application for permission to organize, the community in which your home office will be located; and

(b) If you are filing a branch application, the community to be served by the branch office.

§ 516.80 What language must I use in my publication?

(a) *English.* You must publish the notice in a newspaper printed in the English language.

(b) *Other than English.* If the OTS determines that the primary language of a significant number of adult residents of the community is a language other than English, the OTS may require that you simultaneously publish additional notice(s) in the community in the appropriate language(s).

Subpart C—Comment Procedures

SOURCE: 62 FR 64144, Dec. 4, 1997, unless otherwise noted.

§ 516.100 What does this subpart do?

This subpart contains the procedures governing the submission of public comments on certain types of applications or notices (“applications”) pending before the OTS. It applies whenever a regulation incorporates the procedures in this subpart, or where otherwise required by the OTS.

§ 516.110 Who may submit a written comment?

Any person (“you”) may submit a written comment supporting or opposing an application.

§ 516.120 What information should I include in my comment?

(a) Your comment should recite relevant facts, including any demographic, economic, or financial data, supporting your position. If you file a

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comment opposing an application, your comment should also:

(1) Address at least one of the reasons a relevant regulation lists as to why the OTS may deny an application;

(2) Recite any relevant facts and supporting data addressing these reasons; and

(3) Address how the approval of the application could harm you or any community.

(b) If you wish to request an informal meeting under § 516.170, you must file a request with your comment. You should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues.

§ 516.130 Where do I file my comment?

You must file your comment with the OTS office(s) set forth at § 516.1(c). If you request an informal meeting under § 516.170, you must simultaneously send a copy of the request to the applicant.

§ 516.140 When do I file my comment?

(a) *General.* Except as provided in paragraph (b) of this section, you must file a written comment with the OTS within 25 days after the application is filed with the OTS.

(b) *Late-filed comments.* The OTS will consider your late-filed comment if:

(1) Within the comment period, you demonstrate to the OTS good cause why you could not submit a timely comment; and

(2) The OTS concludes that your comment addresses a significant regulatory concern and will assist in disposing of the application.

§ 516.150 Will I have additional opportunities to discuss the application?

The OTS may provide you with additional opportunities to discuss the application in informal or formal meetings under subpart D of this part.

Subpart D—Meeting Procedures

SOURCE: 62 FR 64144, Dec. 4, 1997, unless otherwise noted.

§ 516.160 What does this subpart do?

This subpart contains informal and formal meeting procedures. It applies whenever a regulation incorporates the procedures in this subpart, or when otherwise required by the OTS.

§ 516.170 What procedures govern informal meetings on applications?

(a) *When will the OTS arrange an informal meeting?* The OTS may arrange an informal meeting with the applicant, commenters, or any other interested persons to clarify and narrow the issues and to facilitate the resolution of the issues. If a commenter has filed a written request for an informal meeting containing the information described at § 516.120(b), the OTS will arrange an informal meeting. The OTS also may arrange an informal meeting on its own initiative.

(b) *What action will the OTS take on an informal meeting request?* The OTS will inform the applicant and commenters requesting an informal meeting of the OTS decision on a request for an informal meeting, or of its decision to hold an informal meeting on its own initiative.

(c) *How will the OTS inform the informal meeting participants of the date, time, location and format for the informal meeting?* The OTS will invite the applicant and the commenter filing the request for the informal meeting. The OTS may also invite any other interested persons to attend. The OTS will inform the participants of the date, time, location, and format for the informal meeting a reasonable time in advance of the informal meeting.

(d) *What procedures will govern the conduct of the informal meeting?* The OTS may hold informal meetings in any format, including a telephone conference or face-to-face meeting.

(e) *Will there be an additional opportunity to discuss the application?* Within three days after the informal meeting, any participant in the informal meeting may request the OTS to hold a formal meeting under § 516.180. The participant should describe the nature of the issues or facts to be presented and the reasons why a formal meeting is necessary to make an adequate presentation of the facts or issues. The participant must file the request with the

OTS and send copies of the request to other participants in the informal meeting.

§ 516.180 What procedures govern formal meetings on applications?

(a) *When will the OTS hold a formal meeting?* The OTS will not grant a request for a formal meeting unless an informal meeting has been conducted under § 516.170. The OTS will grant all requests for a formal meeting filed under § 516.170(e). The OTS may also hold a formal meeting on its own initiative, if it determines that written submissions and informal meetings are insufficient to adequately present issues or facts to the OTS, or that a formal meeting would otherwise benefit the decisionmaking process. The OTS may limit the issues considered at the formal meeting to issues that the OTS deems relevant or material.

(b) *How will the OTS announce the formal meeting?* The OTS will issue a Notice of Formal Meeting that will state the subject and date of the filing, the time and place of the formal meeting and the issues to be addressed. The OTS will send the Notice to the applicant and any person requesting a formal meeting under § 516.170(e). The OTS may also invite other interested persons to participate in the formal meeting by sending the Notice to such persons.

(c) *Who may participate in the formal meeting?* A person receiving a Notice must notify the OTS of its intent to participate within ten days after the OTS issues the Notice. At least five days before the formal meeting, all participants in the formal meeting must provide the names of their witnesses and copies of proposed exhibits to the OTS, the applicant, and any other person designated by the OTS.

(d) *Will the formal meeting be transcribed?* The OTS will arrange for a transcript. Each participant must bear the cost of any copies of the transcript it requests for its use.

(e) *What procedures govern the conduct of the formal meeting?* (1) The OTS will appoint a presiding officer to conduct the formal meeting. The presiding officer is responsible for all procedural questions not governed by this section. Subject to the rulings of the presiding

officer, a participant may make opening statements and present witnesses, material and data. If a participant presents documentary material, it must furnish copies of the material to the OTS and to each other participant. The OTS may keep the formal meeting record open for additional information for up to 14 days following the receipt of the transcript.

(2) The Administrative Procedure Act (5 U.S.C. 551 *et seq.*), the Federal Rules of Evidence (28 U.S.C. Appendix), the Federal Rules of Civil Procedure (28 U.S.C. Rule 1 *et seq.*) and the OTS Rules of Practice and Procedure in Adjudicatory Proceedings (12 CFR part 509) do not apply to formal meetings under this section.

§516.190 Will a meeting affect application processing time frames?

If the OTS has arranged a meeting, it will suspend applicable application processing time frames, including the time frames for deeming an application complete and the applicable approval time frames specified in §516.2 or 516.3. The time period will resume when the OTS determines that a record has been developed that sufficiently supports a determination on the issues raised in the comments.

PART 517—THE MINORITY, WOMEN, AND INDIVIDUALS WITH DISABILITIES OUTREACH PROGRAM: CONTRACTING FOR GOODS AND SERVICES

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AUTHORITY: 12 U.S.C. 1833(e); 42 U.S.C. 12101 *et seq.*

SOURCE: 58 FR 33324, June 17, 1993, unless otherwise noted.

§517.1 Purpose and scope.

The purpose of the OTS Minority-, Women- and Individuals with Disabilities-Owned Businesses Outreach Program (Outreach Program) is to ensure that firms owned and operated by mi-

norities, women and individuals with disabilities are given the opportunity to participate to the maximum extent possible in all contracts entered into by the OTS. Sections 517.5 through 517.7 of this part apply to all contracting activities, with the exception of contracting for legal services, engaged in by OTS in any of its capacities, for all OTS functions authorized by law. These contracts will typically pertain to services in support of OTS's business operations, such as consulting, programming, auditing, expert witnesses, customized training, relocation services, information systems technology (computer systems, database management, software and office automation), or micrographic services; or in support of its day-to-day operations, such as facilities management, mail and printing services, or procurement of office supplies, furniture and office equipment.

§517.2 Definitions.

The definitions included in this part are derived from common usage of these terms. A term in this part includes all those who are commonly understood to be included within that term.

(a) *Minority- and/or women-owned (small and large) businesses and entities owned by minorities and women* means firms at least fifty-one (51) percent owned by individuals who are members of the minority group or women and who are citizens of the United States. In the case of publicly-owned companies, at least fifty-one (51) percent of each class of voting stock must be owned by one or more members of the minority group or by one or more women, who are citizens of the United States. In the case of partnerships, at least fifty-one (51) percent of the partnership interest must be owned by one or more members of the minority group or by one or more women, who are citizens of the United States. Additionally, the management and daily business operations of the firm must be controlled by one or more such individuals.

(b) *Minority* means any Black/African-American; Native American (American Indians, Eskimos, Aleuts