DEPARTMENT OF TRANSPORTATION

Surface Transportation Board

[STB Finance Docket No. 34465]

Mendocino Railway—Acquisition Exemption—Assets of the California Western Railroad

Mendocino Railway (Mendocino), a noncarrier, has filed a verified notice of exemption under 49 CFR 1150.31 to acquire, through California Western Railroad's (CWR) trustee in bankruptcy and with the approval of the Bankruptcy Court for the Northern District of California, the rail assets of CWR.[1] The assets consist of all rail lines owned by CWR between milepost 0 and milepost 40. Mendocino states that, on February 11, 2004, the sale of CWR's assets was authorized by order of the Bankruptcy Court and that CWR's trustee was authorized to sell the railroad assets of CWR to SRC.

Mendocino intends initially to operate CWR with the help of Mendocino's affiliated entities: Sierra Northern Railway (a Class III rail carrier), Midland Railroad Enterprises Corporation (a railroad construction and track maintenance company), and Sierra Entertainment (a tourism, entertainment, and passenger operations company). Mendocino states that it is negotiating an agreement with Hawthorne Timber Company, LLC (Hawthorne) for the transfer to Mendocino of Hawthorne's fee interest in the real property underlying CWR's tracks. Mendocino anticipates completing the acquisition by mid March 2004 and to begin operations on or about May 1, 2004.

Mendocino certifies that its projected revenues as a result of this transaction do not exceed $5 million per year and do not exceed those that would qualify it as a Class III rail carrier.

If the verified notice contains false or misleading information, the exemption is void *ab initio.* Petitions to revoke the exemption under 49 U.S.C. 10502(d) may be filed at any time. The filing of a petition to revoke will not automatically stay the transaction.

An original and 10 copies of all pleadings, referring to STB Finance Docket No. 34465, must be filed with the Surface Transportation Board, 1925 K Street, NW., Washington, DC 20423–0001. In addition, one copy of each pleading must be served on Torgny Nilsson, General Counsel, 341 Industrial Way, Woodland, CA 95776.

[1] Mendocino is a California corporation formed for the purpose of acquiring and operating CWR. It is a wholly owned subsidiary of Sierra Railroad Company (SRC).

Board decisions and notices are available on the Board's Web site at *www.stb.dot.gov.*

Decided: April 2, 2004.

By the Board, David M. Konschnik, Director, Office of Proceedings.

Vernon A. Williams,

Secretary.

[FR Doc. 04–8082 Filed 4–8–04; 8:45 am]

BILLING CODE 4915–01–P

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network; Proposed Collection; Comment Request; Report of International Transportation of Currency or Monetary Instruments—Accompanied by an Individual, FinCEN Form 105 (CMIR Form 105), and Report of International Transportation of Currency or Monetary Instruments—Shipment, Mailing, or Receipt, FinCEN Form 106 (CMIR Form 106)

AGENCY: Financial Crimes Enforcement Network ("FinCEN''), Treasury.

ACTION: Notice and request for comments.

SUMMARY: As part of its continuing effort to reduce paperwork and respondent burden, FinCEN invites comment on a proposed information collection contained in the Report of International Transportation of Currency or Monetary Instruments ("CMIR''), which is being separated into two forms, as explained below. As a result of this change, individuals who accompany the transportation of more than $10,000 in currency or other monetary instruments into or from the United States will use the Report of International Transportation of Currency or Monetary Instruments—Accompanied by an Individual (revised FinCEN Form 105). Persons that mail, ship, or receive more than $10,000 in currency or other monetary instruments into or from the United States will use the Report of International Transportation of Currency or Monetary Instruments—Shipment, Mailing, or Receipt (new FinCEN Form 106). This request for comments is being made pursuant to the Paperwork Reduction Act of 1995, Public Law 104–13, 44 U.S.C. 3506(c)(2)(A).

DATES: Written comments are welcome and must be received on or before June 8, 2004.

ADDRESSES: Written comments should be submitted to: Office of Chief Counsel, Financial Crimes Enforcement Network, Department of the Treasury, P.O. Box 39, Vienna, Virginia 22183, Attention: PRA Comments—CMIR-Forms 105 and 106. Comments also may be submitted by electronic mail to the following Internet address: *regcomments@fincen.treas.gov,* again with a caption, in the body of the text, "Attention: PRA Comments—CMIR-Forms 105 and 106.''

Inspection of comments. Comments may be inspected, between 10 a.m. and 4 p.m., in the FinCEN reading room in Washington, DC. Persons wishing to inspect the comments submitted must request an appointment by telephoning (202) 354–6400.

FOR FURTHER INFORMATION CONTACT: Daniel Haley, Regulatory Compliance Program Specialist, Office of Regulatory Programs, FinCEN, at (202) 354–6400, and Cynthia Clark, Office of Chief Counsel, FinCEN, at (703) 905–3590.

SUPPLEMENTARY INFORMATION:

Title: Report of International Transportation of Currency or Monetary Instruments—Accompanied by an Individual, and Report of International Transportation of Currency or Monetary Instruments—Shipment, Mailing, or Receipt.

OMB Number: 1506–0014—FinCEN Form 105 (an OMB number for FinCEN Form 106 has not yet been assigned).

Form Number: FinCEN Form 105 and FinCEN Form 106 respectively.

Abstract: The statute generally referred to as the "Bank Secrecy Act,'' Titles I and II of Public Law 91–508, as amended, codified at 12 U.S.C. 1829b, 12 U.S.C. 1951–1959, and 31 U.S.C. 5311–5332, authorizes the Secretary of the Treasury, *inter alia,* to issue regulations requiring records and reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters, or in the conduct of intelligence or counter-intelligence activities, to protect against international terrorism. Regulations implementing Title II of the Bank Secrecy Act (codified at 31 U.S.C. 5311–5332) appear at 31 CFR part 103. The authority of the Secretary to administer the Bank Secrecy Act has been delegated to the Director of FinCEN.

The Bank Secrecy Act specifically states that "a person or an agent or bailee of the person shall file a report * * * when the person, agent, or bailee knowingly—(1) transports, is about to transport, or has transported, monetary instruments of more than $10,000 at one time—(A) from a place in the United States to or through a place outside the United States; or (B) to a place in the United States from or through a place outside the United States; or (2) receives monetary instruments of more than $10,000 at one time transported into the

United States from or through a place outside the United States.'' 31 U.S.C. 5316(a). The requirement of 31 U.S.C. 5316(a) has been implemented through regulations promulgated at 31 CFR 103.23 and through the instructions to the CMIR.

Information collected on the CMIR is made available, in accordance with strict safeguards, to appropriate law enforcement and regulatory personnel in the official performance of their duties. The information collected is of use in investigations involving international and domestic money laundering, tax evasion, fraud, and other financial crimes.

Current Actions: The current CMIR is being separated into two forms—revised FinCEN Form 105 for currency and other monetary instruments accompanied by an individual, and new FinCEN Form 106 for currency and other monetary instruments that are shipped, mailed, or received. FinCEN believes that the use of separate forms will make it easier for individuals departing or entering the United States to complete the CMIR.

In addition, minor changes are made to the information that is collected on the CMIR. FinCEN Form 105 includes new items for the individual's occupation and telephone number and the reason for transporting the currency or monetary instruments. Similarly, FinCEN Form 106 includes new items asking for the telephone number of the sender and the reason for the shipment. Both forms include an item about the recipient of the currency or monetary instruments and revise the section about the currency or monetary instruments to provide more space and a standardized format for the information. The instructions to both forms provide more detailed guidance on how to fill out the form.

The draft FinCEN Form 105 and FinCEN Form 106 are presented only for purposes of soliciting public comment. These draft forms should not be used at this time to report the transportation of currency or other monetary instruments. A final version of each form will be made available at a later date. Until that time, the current version of FinCEN Form 105 should continue to be used by all persons required to file a CMIR whether or not they accompany the transportation of the currency or monetary instruments.

Type of Review: Revision of currently approved collection into two separate reports.

Affected public: Individuals, business or other for-profit institutions, and not-for-profit institutions.

Frequency: As required.

Estimated Burden: Reporting average of 15 minutes per response for each form.

Estimated number of respondents: 165,000 for FinCEN Form 105.

Estimated number of respondents: 15,000 for FinCEN Form 106.

Estimated Total Annual Burden Hours: 41,250 hours for FinCEN Form 105.

Estimated Total Annual Burden Hours: 3,750 hours for FinCEN Form 106.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection of information displays a valid OMB control number. Records required to be retained under the Bank Secrecy Act must be retained for five years. Generally, information collected pursuant to the Bank Secrecy Act is confidential, but may be shared as provided by law with regulatory and law enforcement authorities.

Request for Comments: 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. Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (b) the accuracy of the agency's estimate of the burden of the collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (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; and (e) estimates of capital or start-up costs and costs of operation, maintenance and purchase of services to provide information.

Dated: March 31, 2004.

William J. Fox,

Director, Financial Crimes Enforcement Network.

Attachments: Report of International Transportation of Currency or Monetary Instruments " Accompanied by an Individual, FinCEN Form 105 (CMIR-Form 105) and Report of International Transportation of Currency or Monetary Instruments—Shipment, Mailing, or Receipt, FinCEN Form 106 (CMIR-Form 106).

BILLING CODE 4810–02–P

FinCEN Form **105**
(Eff. October 2005)
Department of the Treasury
FinCEN

REPORT OF INTERNATIONAL TRANSPORTATION OF CURRENCY OR MONETARY INSTRUMENTS – ACCOMPANIED BY AN INDIVIDUAL

31 U.S.C. 5316; 31 CFR 103.23 and 103.27
To be filed with U.S. Customs and Border Protection

OMB NO. 1506-0014

CUSTOMS AND BORDER PROTECTION USE ONLY

CONTROL NUMBER		☐ INBOUND ☐ OUTBOUND	COUNT VERIFIED ☐ YES ☐ NO	VOLUNTARY REPORT ☐ YES ☐ NO
DATE	AIRLINE/FLIGHT/VESSEL	LICENSE PLATE		OFFICER BADGE NO. AND INITIALS
		STATE/COUNTRY	NUMBER	

PART I INDIVIDUAL ACCOMPANYING CURRENCY OR OTHER MONETARY INSTRUMENTS

1. NAME (Last or family, title, first, middle)			2. IDENTIFICATION NUMBER
3. DATE OF BIRTH ____/____/____ MM DD YYYY	4. COUNTRY OF CITIZENSHIP	5. PASSPORT COUNTRY	6. PASSPORT NUMBER
7. DATE US VISA ISSUED ____/____/____ MM DD YYYY	8. PLACE US VISA ISSUED	9. IMMIGRATION ALIEN NUMBER	10. OCCUPATION

11. PERMANENT ADDRESS IN UNITED STATES OR ABROAD	12. CITY	13. STATE	14. ZIP OR POSTAL CODE	15. COUNTRY

16. TELEPHONE NUMBER	17. REASON FOR TRANSPORTING CURRENCY/MONETARY INSTRUMENTS	18. DATE TRANSPORTED ____/____/____ MM DD YYYY
19. THE MONETARY INSTRUMENTS WERE ☐ EXPORTED FROM THE UNITED STATES ☐ IMPORTED INTO THE UNITED STATES	20. DEPARTED FROM (CITY/STATE/COUNTRY)	21. ARRIVED AT (CITY/STATE/COUNTRY)

PART II OWNER/SENDER OF CURRENCY OR OTHER MONETARY INSTRUMENTS (IF DIFFERENT FROM PART I)

22. NAME (Business or last or family, title, first, middle)		23. OCCUPATION		24. IDENTIFICATION NUMBER
25. ADDRESS	26. CITY	27. STATE	28. ZIP OR POSTAL CODE	29. COUNTRY

PART III RECIPIENT OF CURRENCY OR OTHER MONETARY INSTRUMENTS (IF DIFFERENT FROM PART I)

30. NAME (Business or last or family, title, first, middle)		31. OCCUPATION		32. IDENTIFICATION NUMBER
33. ADDRESS	34. CITY	35. STATE	36. ZIP OR POSTAL CODE	37. COUNTRY

PART IV CURRENCY AND OTHER MONETARY INSTRUMENT INFORMATION (COMPLETE ALL ITEMS THAT APPLY)

38. TYPES AND AMOUNTS (IN WHOLE U.S. DOLLARS)		39. FOREIGN COIN AND CURRENCY INVOLVED IN TRANSPORTATION (IN WHOLE U.S. DOLLARS)		
a. CURRENCY	$ .00	a. COIN/CURRENCY NAME	b. COUNTRY	c. AMOUNT
b. CHECKS	$ .00			$ .00
c. TRAVELER'S CHECKS	$ .00			$ .00
d. MONEY ORDERS	$ .00			$ .00
e. BANK DRAFTS	$ .00			$ .00
f. BONDS	$ .00			$ .00
g. COINS	$ .00	40. TYPE, ISSUER, DATE, AND IDENTIFYING NUMBER OF ITEM 37 c - 41 h MONETARY INSTRUMENTS		
h. OTHER	$ .00			
TOTAL	$ .00			

PART V SIGNATURE OF PERSON COMPLETING THIS REPORT (COMPLETION OF THIS SECTION IS MANDATORY)

Under penalties of perjury, I declare that I have examined this report and, to the best of my knowledge and belief, it is true, correct, and complete.

41. SIGNATURE	42. DATE OF SIGNATURE ____/____/____ MM DD YYYY

For Paperwork Reduction Act Notice and Privacy Act Notice, see back of form.

FinCEN FORM 105

DRAFT

GENERAL INSTRUCTIONS

WHO MUST FILE:

A Report of International Transportation of Currency or Monetary Instruments must be made by:

(1) Each person who physically transports, mails, or ships, or causes to be physically transported, mailed or shipped, currency or other monetary instruments in an aggregate amount exceeding $10,000 at one time from the United States to any place outside the United States or into the United States from any place outside the United States.

(2) Each person who receives in the United States currency or other monetary instruments in an aggregate amount exceeding $10,000 at one time that have been transported, mailed, or shipped to the person from any place outside the United States.

See 31 U.S.C. 5316 and Treasury Department regulations (31 CFR 103).

WHICH FORM:

Use this **FinCEN Form 105** if you are an individual accompanying the currency or monetary instruments.

All others--including mailers, shippers, and recipients--use **FinCEN Form 106**.

An additional report of a particular transportation of currency or monetary instruments is not required if a complete and truthful report has already been filed. However, no person otherwise required to file a report shall be excused from liability for failure to do so if, in fact, a complete and truthful report has not been filed. Forms are available at any United States Customs and Border Protection office. Forms are available on the FinCEN web site at www.fincen.gov/reg_bsaforms.html.

WHEN AND WHERE TO FILE:

Individuals who must file FinCEN Form 105 shall file Form 105 at the time of entry into the United States or at the time of departure from the United States with the Customs and Border Protection officer in charge at any Customs port of entry or departure.

EXCEPTIONS:

A transfer of funds through normal banking procedures which does not involve the physical transportation of currency or monetary instruments is not required to be reported.

In addition, **FinCEN Forms 105** and **106** are not required to be filed by: (1) a Federal Reserve bank, (2) a bank, a foreign bank, or a broker or dealer in securities in respect to currency or other monetary instruments mailed or shipped through the postal service or by common carrier, (3) a commercial bank or trust company organized under the laws of any State or of the United States with respect to overland shipments of currency or monetary instruments shipped to or received from an established customer maintaining a deposit relationship with the bank, in amounts which the bank may reasonably conclude do not exceed amounts commensurate with the customary conduct of the business, industry, or profession of the customer concerned, (4) a person who is not a citizen or resident of the United States in respect to currency or other monetary instruments mailed or shipped from abroad to a bank or broker or dealer in securities through the postal service or by common carrier, (5) a common carrier of passengers in respect to currency or other monetary instruments in possession of its passengers, (6) a common carrier of goods in respect to shipments of currency or monetary instruments not declared to be such by the shipper, (7) a travelers' check issuer or its agent in respect to the transportation of travelers' checks prior to their delivery to selling agents for eventual sale to the public, (8) a person with a restrictively endorsed traveler's check that is in the collection and reconciliation process after the traveler's check has been negotiated, nor by (9) a person engaged as a business in the transportation of currency, monetary instruments and other commercial papers with respect to the transportation of currency or other monetary instruments overland between established offices of banks or brokers or dealers in securities and foreign persons.

DEFINITIONS:

BANK: Each agent, agency, branch or office within the United States of any person doing business in one or more of the capacities listed: (1) a commercial bank or trust company organized under the laws of any State or of the United States; (2) a private bank; (3) a savings association, savings and loan association, or a building and loan association organized under the laws of any State or of the United States; (4) an insured institution as defined in section 401 of the National Housing Act; (5) a savings bank, industrial bank or other thrift institution; (6) a credit union organized under the laws of any State or of the United States; (7) any other organization (other than a money services business) chartered under the banking laws of any State and subject to the supervision of the bank supervisory authorities of a State; (8) a bank organized under foreign law; and (9) any national banking association or corporation acting under the provisions of section 25A of the Federal Reserve Act (12 U.S.C. Sections611-632).

FOREIGN BANK: A bank organized under foreign law, or an agency, branch or office located outside the United States of a bank. The term does not include an agent, agency, branch or office within the United States of a bank organized under foreign law.

BROKER OR DEALER IN SECURITIES: A broker or dealer in securities, registered or required to be registered with the Securities and Exchange Commission under the Securities Exchange Act of 1934.

MONETARY INSTRUMENTS: (1) Coin or currency of the United States or of any other country, (2) traveler's checks in any form, (3) negotiable instruments (including checks, promissory notes, and money orders) in bearer form, endorsed without restriction, made out to a fictitious payee, or otherwise in such form that title thereto passes upon delivery; (4) incomplete instruments (including checks, promissory notes, and money orders) that are signed but on which the name of the payee has been omitted, and (5) securities or stock in bearer form or otherwise in such form that title thereto passes upon delivery. Monetary instruments do not include: (i) checks or money orders made payable to the order of a named person which have not been endorsed or which bear restrictive endorsements, (ii) warehouse receipts, or (iii) bills of lading.

PERSON: An individual, a corporation, a partnership, a trust or estate, a joint stock company, an association, a syndicate, a joint venture or other unincorporated organization or group, an Indian Tribe (as the term is defined in the Indian Gaming Regulatory Act), and all entities cognizable as legal personalities.

PENALTIES:

Civil and criminal penalties, including under certain circumstances a fine of not more than $500,000 and imprisonment of not more than ten years, are provided for failure to file a report, filing a report containing a material omission or misstatement, or filing a false or fraudulent report. In addition, the currency or monetary instrument may be subject to seizure and forfeiture. See 31 U.S.C. 5321 and 31 CFR 103.47; 31 U.S.C 5322 and 31 CFR 103.49; 31 U.S.C. 5317 and 31 CFR 103.48.

PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on form 105 in accordance with 5 U.S.C. 552(e)(3) is Public Law 91-508; 31 U.S.C. 5316; 5 U.S.C. 301; Reorganization Plan No. 1 of 1950; Treasury Department Order No. 165, revised, as amended; 31 CFR 103; and 44 U.S.C. 3501.

The principal purpose for collecting the information is to assure maintenance of reports or records where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations. The information collected may be provided to those officers and employees of the U.S. Customs and Border Protection and any other consultant unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the Federal Government upon the request of the head of such department or agency. The information collected may also be provided to appropriate state, local, and foreign criminal law enforcement and regulatory personnel in the performance of their official duties.

Disclosure of this information is mandatory pursuant to 31 U.S.C. 5316 and 31 CFR Part 103. Failure to provide all or any part of the requested information may subject the currency or monetary instruments to seizure and forfeiture, as well as subject the individual to civil and criminal liabilities.

Disclosure of the social security number is mandatory. The authority to collect this number is 31 U.S.C. 5316(b) and 31 CFR 103.27(d). The social security number will be used as a means to identify the individual who files the record.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

The collection of this information is mandatory pursuant to 31 U.S.C. 5318, of Title II of the Bank Secrecy Act, which is administered by Treasury's Financial Crimes Enforcement Network (FinCEN).

Statement Required by 5 CFR 1320.8(b)(3)(iii): The estimated average burden association with this collection of information is 15 minutes per respondent or record keeper depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, Virginia 22183. **DO NOT** send completed form(s) to this office.

DRAFT

SPECIAL INSTRUCTIONS

PART I: INDIVIDUAL WHO IS PHYSICALLY TRANSPORTING CURRENCY OR OTHER MONETARY INSTRUMENTS

Complete all items that apply to the individual who is accompanying the currency or other monetary instruments described in Part IV.

ITEM 1, NAME: Enter your name in the order of last name (such as "Jones") or names (such as "Santiago-Vargas"), title (such as "Jr.," "SR.," "III," etc.), first name, and middle name or initial.

ITEM 2, IDENTIFICATION NUMBER: Enter any Social Security Number, Individual Taxpayer Identification Number, or other number that identifies you to either the United States government or to the government of your country of citizenship. If the number entered is a foreign identifying number, enter the type of number with the number (example: "cedular # 123456789").

ITEM 3, DATE OF BIRTH: Enter your date of birth in MM/DD/YYYY format where MM = month, DD = day, and YYYY = year. Include a leading zero in front of single digit months or days. For instance, June 2, 1980 would be entered as 06/02/1980.

ITEM 4, COUNTRY OF CITIZENSHIP: Enter the name of any country in which you hold citizenship rights.

ITEM 5, PASSPORT COUNTRY: If you are entering or leaving the U.S. with a passport, enter the name of the country that issued your passport.

ITEM 6, PASSPORT NUMBER: Enter the identification number on the passport issued by the country named in Item 5.

ITEM 7, DATE US VISA ISSUED: If you are entering or leaving the United States on a foreign passport containing a U.S. Visa, enter the date the U.S. Visa was issued in MM/DD/YYYY format. See Item 3 for additional information on date format.

ITEM 8, PLACE US VISA ISSUED: Enter the name of the city and country where the visa was issued at a U.S. Consulate or Embassy.

ITEM 9, IMMIGRATION ALIEN NUMBER: If you are residing in the U.S. as a legal alien, enter your Immigration Alien Number.

ITEM 10, OCCUPATION: Enter the name or title of your occupation.

ITEM 11, PERMANENT ADDRESS...: Enter the street number and street name of your permanent address in the U.S. or country of residence.

ITEM 12, CITY: Enter the name of the city of your permanent address.

ITEM 13, STATE: Enter the two-digit state postal code of your permanent address if you are a resident of the U.S., Canada, or Mexico. If the address is in a different country, leave Item 18 blank.

ITEM 14, ZIP OR POSTAL CODE: Enter the ZIP Code if the permanent address is in the U.S. Enter any applicable postal code if the address is in a country other than the U.S.

ITEM 15, COUNTRY: Enter the name of the country of the permanent home address. If that country is the U.S., leave Item 15 blank.

ITEM 16, TELEPHONE NUMBER: Enter your telephone number. If your telephone number is in a country other than the U.S., include any international telephone codes required to access your telephone number from the U.S.

ITEM 17, REASON FOR TRANSPORTING...: Enter the reason you are transporting currency or other monetary instruments into or out of the U.S.

ITEM 18, DATE TRANSPORTED: Enter the date the currency or other monetary instruments were transported into or out of the U.S.

ITEM 19, THE MONETARY INSTRUMENTS...: Check the appropriate box to indicate if the currency or monetary instruments are being exported from the U.S. or imported into the U.S.

ITEM 20, DEPARTED FROM...: Enter your departure city, state, and country.

ITEM 21, ARRIVED AT...: Enter your arrival city, state, and country.

PART II: OWNER/SENDER OF CURRENCY OR OTHER MONETARY INSTRUMENTS

If the individual in Part I is not the owner/sender of the currency or other monetary instruments, complete all Part II items that apply to the owner/sender. If the individual in Part I is the owner/sender, leave Part II blank.

If the individual transporting the currency or monetary instruments is acting on behalf of another person or individual who owns the currency or monetary instruments, complete Part II.

ITEM 22, NAME: Enter the business name of the person or full name of the individual who owns and is sending the currency or other monetary instruments. See Item 1 for directions for entering the names of individuals.

ITEM 23, OCCUPATION: Enter the type of business of the person or the name or title of the occupation of the individual named in Item 22.

ITEM 24, IDENTIFICATION NUMBER: If the person or individual named in Item 22 is a U.S. person, enter the person's Employer Identification Number if a business or Social Security Number if an individual. If the person is a foreign business or individual, enter the identification number that identifies that person to the person's country of citizenship.

ITEM 25 - 29, ADDRESS: Enter the address of the person listed in item 22. See Items 11 through 15 for instructions for entering addresses.

PART III: RECIPIENT OF CURRENCY OR OTHER MONETARY INSTRUMENTS

Complete all Part III items that apply to the intended recipient of the currency or other monetary instruments. If the currency or other monetary instruments are being transported for the intended use of the individual in Part I, leave Part III blank.

Complete this section if you are transporting the currency or other monetary instruments to a recipient instead of for personal use.

ITEM 30, RECIPIENT NAME: Enter the full name of the recipient of the currency or monetary instruments. Follow the instructions in Item 1 when entering the name.

ITEM 31, OCCUPATION: Enter the recipient's type of business or occupation.

ITEM 32, IDENTIFICATION NUMBER: If the recipient named in Item 30 is a U.S. person, enter the person's Employer Identification Number if a business or Social Security Number if an individual. If the person is a foreign business or individual, enter the identification number that identifies that person to the person's country of citizenship.

ITEM 33 - 37, ADDRESS: Enter the address of the person listed in item 30. See Items 11 through 15 for instructions for entering addresses.

PART IV: CURRENCY AND OTHER MONETARY INSTRUMENT INFORMATION

ITEM 38, TYPES AND AMOUNTS: Enter the amount in whole U.S. Dollars of each type of currency or other monetary instrument being transported. When converting foreign currency or other monetary instruments into U.S. Dollars, use the exchange rate as of the date of transportation.

ITEM 39, FOREIGN COIN AND CURRENCY...: Enter the name, country, and amount in whole U.S. Dollars of any foreign coin or currency being transported.

ITEM 40, TYPE, ISSUER, DATE...: Enter the type, issuer, date, and identifying numbers of the monetary instruments listed in Items 38e through 38h.

PART V: SIGNATURE OF PERSON COMPLETING THIS REPORT

ITEM 41, SIGNATURE: This report must be signed by the person transporting the currency or other monetary instruments into or out of the U.S.

ITEM 42, DATE OF SIGNATURE: Enter the date the report was signed in MM/DD/YYYY format. See Item 3 for instructions on date formats.

DRAFT

FinCEN Form **106**
(Eff. October 2005)
Department of the Treasury
FinCEN

REPORT OF AN INTERNATIONAL TRANSPORTATION OF CURRENCY OR MONETARY INSTRUMENTS – SHIPMENT, MAILING, or RECEIPT

31 U.S.C. 5316; 31 CFR 103.23 and 103.27
To be filed with the U.S. Customs and Border Protection

OMB NO. 1506-0014

CUSTOMS AND BORDER PROTECTION USE ONLY

CONTROL NUMBER		☐ INBOUND ☐ OUTBOUND	COUNT VERIFIED ☐ YES ☐ NO	VOLUNTARY REPORT ☐ YES ☐ NO
DATE	AIRLINE/FLIGHT/VESSEL	LICENSE PLATE		OFFICER BADGE NO. AND INITIALS
		STATE/COUNTRY	NUMBER	

PART I **PERSON SHIPPING OR MAILING CURRENCY OR MONETARY INSTRUMENTS** (COMPLETE ALL ITEMS THAT APPLY)

1. SHIPPER'S NAME			2. IDENTIFICATION NUMBER
3. ADDRESS			4. TELEPHONE NUMBER
5. CITY	6. STATE	7. ZIP OR POSTAL CODE	8. COUNTRY
9. TYPE OF BUSINESS ACTIVITY (CHECK ☐ IF A FINANCIAL INSTITUTION)		10. REASON FOR MOVING CURRENCY OR MONETARY INSTRUMENTS	
11. DATE SHIPPED ____/____/____ MM DD YYYY	12. METHOD OF SHIPMENT (U.S. MAIL, COMMON CARRIER, ETC.)	13. NAME OF CARRIER	
14. THE SHIPPED INSTRUMENTS WERE ☐ EXPORTED FROM THE UNITED STATES ☐ IMPORTED INTO THE UNITED STATES	15. SHIPPED FROM (CITY/STATE/COUNTRY)	16. RECEIVED AT (CITY/STATE/COUNTRY)	

PART II **PERSON RECEIVING THE SHIPMENT OF CURRENCY OR MONETARY INSTRUMENTS** (COMPLETE ALL ITEMS THAT APPLY)

17. RECIPIENT'S NAME			18. IDENTIFICATION NUMBER
19. ADDRESS			20. TELEPHONE NUMBER
21. CITY	22. STATE	23. ZIP OR POSTAL CODE	24. COUNTRY
25. DATE RECEIVED ____/____/____ MM DD YYYY	26. METHOD OF SHIPMENT (U.S. MAIL, COMMON CARRIER, ETC.)	27. NAME OF CARRIER	

PART III **CURRENCY AND MONETARY INSTRUMENT INFORMATION** (COMPLETE ALL ITEMS THAT APPLY)

28. TYPES AND AMOUNTS (IN WHOLE U.S. DOLLARS)		29. FOREIGN COIN AND CURRENCY INVOLVED IN TRANSPORTATION (IN WHOLE U.S. DOLLARS)		
a. CURRENCY	$ .00	a. COIN/CURRENCY NAME	b. COUNTRY	c. AMOUNT
b. CHECKS	$ .00			$ .00
c. TRAVELER'S CHECKS	$ .00			$ .00
d. MONEY ORDERS	$ .00			$ .00
e. BANK DRAFTS	$ .00			$ .00
f. BONDS	$ .00			$ .00
g. COINS	$ .00	30. TYPE, ISSUER, DATE, AND IDENTIFYING NUMBER OF ITEM 28 c - h MONETARY INSTRUMENTS		
h. OTHER	$ .00			
TOTAL	$ .00			

PART IV **SIGNATURE OF INDIVIDUAL COMPLETING THIS REPORT** (COMPLETION OF THIS SECTION IS MANDATORY)

Under penalties of perjury, I declare that I have examined this report and, to the best of my knowledge and belief, it is true, correct, and complete.

31. NAME	32. TITLE
33. SIGNATURE	34. DATE OF SIGNATURE ____/____/____ MM DD YYYY

For Paperwork Reduction Act Notice and Privacy Act Notice, see back of form.

FinCEN FORM 106

DRAFT

GENERAL INSTRUCTIONS

WHO MUST FILE:

A Report of International Transportation of Currency or Monetary Instruments must be made by:

(1) Each person who physically transports, mails, or ships, or causes to be physically transported, mailed or shipped, currency or other monetary instruments in an aggregate amount exceeding $10,000 at one time from the United States to any place outside the United States or into the United States from any place outside the United States.

(2) Each person who receives in the United States currency or other monetary instruments in an aggregate amount exceeding $10,000 at one time that have been transported, mailed, or shipped to the person from any place outside the United States.

See 31 U.S.C. 5316 and Treasury Department regulations (31 CFR 103).

WHICH FORM:

Use this **FinCEN Form 106** if you are shipping, mailing, or receiving the currency or monetary instruments.

If you are accompanying the currency or monetary instruments, use **FinCEN Form 105**.

An additional report of a particular transportation of currency or monetary instruments is not required if a complete and truthful report has already been filed. However, no person otherwise required to file a report shall be excused from liability for failure to do so if, in fact, a complete and truthful report has not been filed. Forms are available at any United States Customs and Border Protection office. Forms are available on the FinCEN web site at www.fincen.gov/reg_bsaforms.html.

WHEN AND WHERE TO FILE:

Mailers and shippers of currency or monetary instruments who must file **FinCEN Form 106** must file **Form 106** at the time of mailing or shipping.

Recipients of currency or monetary instruments who must file **FinCEN Form 106** must file **Form 106** within 15 days after receipt of the currency or other monetary instruments.

FinCEN Form 106 shall be filed with the Customs and Border Protection officer in charge at any Customs port of entry or departure, or may be filed by mail with the Commissioner of Customs, Attention: Currency Transportation Reports, Washington DC 22029.

EXCEPTIONS:

A transfer of funds through normal banking procedures which does not involve the physical transportation of currency or other monetary instruments is not required to be reported.

In addition, **FinCEN Forms 105** and **106** are not required to be filed by: (1) a Federal Reserve bank, (2) a bank, a foreign bank, or a broker or dealer in securities in respect to currency or other monetary instruments mailed or shipped through the postal service or by common carrier, (3) a commercial bank or trust company organized under the laws of any State or of the United States with respect to overland shipments of currency or monetary instruments shipped to or received from an established customer maintaining a deposit relationship with the bank, in amounts which the bank may reasonably conclude do not exceed amounts commensurate with the customary conduct of the business, industry, or profession of the customer concerned, (4) a person who is not a citizen or resident of the United States in respect to currency or other monetary instruments mailed or shipped from abroad to a bank or broker or dealer in securities through the postal service or by common carrier, (5) a common carrier of passengers in respect to currency or other monetary instruments in possession of its passengers, (6) a common carrier of goods in respect to shipments of currency or monetary instruments not declared to be such by the shipper, (7) a travelers' check issuer or its agent in respect to the transportation of travelers' checks prior to their delivery to selling agents for eventual sale to the public, (8) a person with a restrictively endorsed traveler's check that is in the collection and reconciliation process after the traveler's check has been negotiated, nor by (9) a person engaged as a business in the transportation of currency, monetary instruments and other commercial papers with respect to the transportation of currency or other monetary instruments overland between established offices of banks or brokers or dealers in securities and foreign persons.

DEFINITIONS:

Bank: Each agent, agency, branch or office within the United States of any person doing business in one or more of the capacities listed: (1) a commercial bank or trust company organized under the laws of any State or of the United States; (2) a private bank; (3) a savings association, savings and loan association, or a building and loan association organized under the laws of any State or of the United States; (4) an insured institution as defined in section 401 of the National Housing Act; (5) a savings bank, industrial bank or other thrift institution; (6) a credit union organized under the laws of any State or of the United States; (7) any other organization (other than a money services business) chartered under the banking laws of any State and subject to the supervision of the bank supervisory authorities of a State; (8) a bank organized under foreign law; and (9) any national banking association or corporation acting under the provisions of section 25A of the Federal Reserve Act (12 U.S.C. Sections611-632).

Foreign Bank: A bank organized under foreign law, or an agency, branch or office located outside the United States of a bank. The term does not include an agent, agency, branch or office within the United States of a bank organized under foreign law.

Broker or Dealer in Securities: A broker or dealer in securities, registered or required to be registered with the Securities and Exchange Commission under the Securities Exchange Act of 1934.

Monetary Instruments: (1) Coin or currency of the United States or of any other country, (2) traveler's checks in any form, (3) negotiable instruments (including checks, promissory notes, and money orders) in bearer form, endorsed without restriction, made out to a fictitious payee, or otherwise in such form that title thereto passes upon delivery; (4) incomplete instruments (including checks, promissory notes, and money orders) that are signed but on which the name of the payee has been omitted, and (5) securities or stock in bearer form or otherwise in such form that title thereto passes upon delivery. Monetary instruments do not include: (i) checks or money orders made payable to the order of a named person which have not been endorsed or which bear restrictive endorsements, (ii) warehouse receipts, or (iii) bills of lading.

Person: An individual, a corporation, a partnership, a trust or estate, a joint stock company, an association, a syndicate, a joint venture or other unincorporated organization or group, an Indian Tribe (as the term is defined in the Indian Gaming Regulatory Act), and all entities cognizable as legal personalities.

PENALTIES:

Civil and criminal penalties, including under certain circumstances a fine of not more than $500,000 and imprisonment of not more than ten years, are provided for failure to file a report, filing a report containing a material omission or misstatement, or filing a false or fraudulent report. In addition, the currency or monetary instrument may be subject to seizure and forfeiture. See 31 U.S.C. 5321 and 31 CFR 103.47; 31 U.S.C 5322 and 31 CFR 103.49; 31 U.S.C. 5317 and 31 CFR 103.48.

PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE

Pursuant to the requirements of Public Law 93-579 (Privacy Act of 1974), notice is hereby given that the authority to collect information on form 105 in accordance with 5 U.S.C. 552(e)(3) is Public Law 91-508; 31 U.S.C. 5316; 5 U.S.C. 301; Reorganization Plan No. 1 of 1950; Treasury Department Order No. 165, revised, as amended; 31 CFR 103; and 44 U.S.C. 3501.

The principal purpose for collecting the information is to assure maintenance of reports or records where such reports or records have a high degree of usefulness in criminal, tax, or regulatory investigations. The information collected may be provided to those officers and employees of the U.S. Customs and Border Protection and any other consultant unit of the Department of the Treasury who have a need for the records in the performance of their duties. The records may be referred to any other department or agency of the Federal Government upon the request of the head of such department or agency. The information collected may also be provided to appropriate state, local, and foreign criminal law enforcement and regulatory personnel in the performance of their official duties.

Disclosure of this information is mandatory pursuant to 31 U.S.C. 5316 and 31 CFR Part 103. Failure to provide all or any part of the requested information may subject the currency or monetary instruments to seizure and forfeiture, as well as subject the individual to civil and criminal liabilities.

Disclosure of the social security number is mandatory. The authority to collect this number is 31 U.S.C. 5316(b) and 31 CFR 103.27(d). The social security number will be used as a means to identify the individual who files the record.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

The collection of this information is mandatory pursuant to 31 U.S.C. 5318, of Title II of the Bank Secrecy Act, which is administered by Treasury's Financial Crimes Enforcement Network (FinCEN).

Statement Required by 5 CFR 1320.8(b)(3)(iii): The estimated average burden association with this collection of information is 15 minutes per respondent or record keeper depending on individual circumstances. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to Department of the Treasury, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, Virginia 22183. **DO NOT** send completed form(s) to this office.

SPECIAL INSTRUCTIONS

PART I: PERSON SHIPPING THE CURRENCY OR MONETARY INSTRUMENTS

ITEM 1, SHIPPER'S NAME: If the shipper or mailer is a person as defined above, enter the sender's full legal name, i.e. the name found on the charter or other document that created the sender. If the sender is an individual, enter the individual's name in "last name, first name/middle name/title (such as Jr, Sr, or III) format. Examples would be "Doe, John James II" or "Mendez-Castillo, Jose Jorge."

ITEM 2, IDENTIFICATION NUMBER: If the shipper or mailer is a U.S. person, enter the person's Employer Identification Number, Taxpayer Identification Number, or Social Security Number. If the sender is a foreign person, enter the identification number and type of identification by which the person is known to the country of origin.

ITEM 3, ADDRESS: Enter the street number and name for the address of the person listed in Item 1.

ITEM 4, TELEPHONE NUMBER: Enter the person's primary telephone number. If the telephone number is a foreign number, include any international telephone codes required to access the telephone number from the U.S.

ITEM 5, CITY: Enter the name of the address city.

ITEM 6, STATE: Enter the two-digit state code if the address is in the U.S., Canada, or Mexico. If the address is in a different country, leave Item 6 blank.

ITEM 7, ZIP OR POSTAL CODE: Enter the ZIP Code for a U.S. address. Enter any applicable foreign postal code if the address is in a country other than the U.S.

ITEM 8, COUNTRY: Enter the name of the address country. If that country is the U.S., leave Item 8 blank.

ITEM 9, TYPE OF BUSINESS ACTIVITY: List the shipper or mailer's principal business activity. If the sender is a financial institution, check the indicated box.

ITEM 10, REASON FOR MOVING...: Explain the reason for exporting or importing the currency or other monetary instruments.

ITEM 11, DATE SHIPPED: Enter the date the currency and/or monetary instruments were shipped or mailed into or out of the U.S. Use the format MM/DD/YYYY.

ITEM 12, METHOD OF SHIPMENT: Describe the method of shipment, such as common carrier, air freight, postal service, etc.

ITEM 13, NAME OF CARRIER: Enter the name of the carrier, such as United States Postal Service, Aeropostal, etc.

ITEM 14, THE SHIPPED INSTRUMENTS...: Check the appropriate box to indicate if the currency or monetary instruments were exported from or imported into the U.S.

ITEM 15, DEPARTED FROM...: Enter the city, state, and country from which the currency or monetary instruments were shipped or mailed.

ITEM 16, ARRIVED AT...: Enter the city, state, and country at which the currency or monetary instruments will or did arrive.

PART II: PERSON RECEIVING THE CURRENCY AND MONETARY INSTRUMENTS

ITEM 17, Recipient's Name: Enter the full name of the recipient of the currency or monetary instruments. See Item 1 for more information on entering names.

ITEM 18, Identification Number: If the recipient is a U.S. person, enter the Employer Identification Number, Taxpayer Identification Number or Social Security Number of the person. If the recipient is a foreign person, enter the identification number and type of identification by which the person is known to the country of origin.

Items 19 and 21-24, Address: Enter the address of the person listed in Item 17. See Items 3 and 5 through 8 for instructions on completing the address items.

ITEM 20, TELEPHONE NUMBER: Enter the person's primary telephone number. If the telephone number is a foreign number, include any international telephone codes required to access the telephone number from the U.S.

ITEM 25, DATE RECEIVED: If known, enter the date the currency or other monetary instruments were received by the recipient. See Item 11 for instructions on formatting the date.

ITEM 26, METHOD OF SHIPMENT: Describe the method of shipment, such as common carrier, air freight, postal service, etc.

ITEM 27, NAME OF CARRIER: Enter the name of the carrier, such as United States Postal Service, Aeropostal, etc.

PART III: CURRENCY AND MONETARY INSTRUMENT INFORMATION

ITEM 28, TYPES AND AMOUNTS: Enter the amount in whole U.S. Dollars of each type of currency or other monetary instrument transported or shipped. When converting foreign currency or other monetary instruments into U.S. Dollars, use the exchange rate as of the date the currency or other monetary instruments were shipped or received, which ever is greater.

ITEM 29, FOREIGN COIN AND CURRENCY...: Enter the name, country, and amount in whole U.S. Dollars of any foreign coin or currency transported or shipped.

ITEM 30, TYPE, ISSUER, DATE...: Enter the type, issuer, date, and identifying numbers of the monetary instruments listed in Items 28e through 28h.

PART IV: SIGNATURE OF INDIVIDUAL COMPLETING THIS REPORT

ITEM 31, NAME: Enter the name of the individual who is reporting the shipment or receipt of the currency or other monetary instruments.

ITEM 32, TITLE: Enter the individual's title.

ITEM 33, SIGNATURE: This report must be signed by the individual named in Item 31.

ITEM 34, DATE OF SIGNATURE: Enter the date the report was signed in MM/DD/YYYY format.

DRAFT

[FR Doc. 04–8028 Filed 4–8–04; 8:45 am]
BILLING CODE 4810–02–C

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

Office of Thrift Supervision

FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION

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

AGENCIES: Office of the Comptroller of the Currency (OCC), Treasury; Board of Governors of the Federal Reserve System (Board); Federal Deposit Insurance Corporation (FDIC); and Office of Thrift Supervision (OTS), Treasury.

ACTION: Submission for OMB review; comment request.

SUMMARY: The OCC, Board, FDIC, and OTS (collectively, the Agencies), as part of their continuing effort to reduce paperwork and respondent burden, invite the general public and other Federal agencies to comment on a continuing information collection, as required by the Paperwork Reduction Act of 1995 (PRA). The Agencies may not conduct or sponsor, and a respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. Currently, the OCC, FDIC, and OTS are soliciting comment concerning an extension of OMB approval of the information collections contained in their respective Consumer Protections for Depository Institution Sales of Insurance regulations. The Board has approved this information collection under its delegated authority from OMB.

DATES: Comments should be submitted by May 10, 2004.

ADDRESSES: Comments should be directed to the Agencies and the OMB Desk Officer for the Agencies as follows:

OCC: Office of the Comptroller of the Currency, Public Information Room, 250 E Street, SW., Mail Stop 1–5, Attention: 1557–0220, Washington, DC 20219. Due to delays in delivery of paper mail in the Washington area, commenters are encouraged to submit comments by fax or electronic mail. Comments may be sent by fax to (202) 874–4448, or by electronic mail to *regs.comments@occ.treas.gov.* You can inspect and photocopy comments at the OCC's Public Information Room. You can make an appointment to inspect the comments by calling (202) 874–5043.

Board: Written comments may be mailed to Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System, 20th Street and Constitution Avenue, NW., Washington, DC 20551. However, because paper mail in the Washington area and at the Board of Governors is subject to delay, please consider submitting your comments by electronic mail to *regs.comments@federalreserve.gov,* or faxing them to the Office of the Secretary at (202) 452–3819 or (202) 452–3102. Members of the public may inspect comments in Room M-P–500 between 9 a.m. and 5 p.m. on weekdays pursuant to 261.12, except as provided in 261.14, of the Board's Rules Regarding Availability of Information, 12 CFR 261.12 and 261.14.

FDIC: Steven F. Hanft, Paperwork Clearance Officer, Legal Division, Room MB–3064, 550 17th Street, NW., Washington, DC 20429. All comments should refer to "Insurance Sales Consumer Protections, 3064–0140.'' You may also hand-deliver comments to the guard station at the rear of the 550 17th Street Building (located on F Street), on business days between 7 a.m. and 5 p.m., or fax comments to (202) 898–3838.

OTS: Information Collection Comments, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552, Attention: 1550–0106, Fax number (202) 906–6518, or e-mail to *infocollection.comments@ots.treas.gov.* OTS will post comments and the related index on the OTS Internet site at *www.ots.treas.gov.* In addition, interested persons may inspect comments at the Public Reading Room, 1700 G Street, NW., by appointment. To make an appointment, call (202) 906–5922, send an e-mail to *publicinfo@ots.treas.gov,* or send a facsimile transmission to (202) 906–7755.

OMB Desk Officer for the Agencies: Mark Menchik, Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, DC 20503, or e-mail to *mmenchik@omb.eop.gov.*

FOR FURTHER INFORMATION CONTACT: You may request additional information or a copy of the collection and supporting documentation submitted to OMB by contacting:

OCC: John Ference or Camille Dixon, (202) 874–5090, Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 250 E Street, SW., Washington, DC 20219.

Board: Michelle Long, Acting Federal Reserve Board Clearance Officer, (202) 452–3829, Division of Research and Statistics, Board of Governors of the Federal Reserve System, 20th and C Streets, NW., M/S 41, Washington, DC 20551.

FDIC: Steven F. Hanft, Paperwork Clearance Officer, (202) 898–3907, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429.

OTS: Marilyn K. Burton, OTS Clearance Officer, (202) 906–6467, Office of Thrift Supervision, 1700 G Street, NW., Washington, DC 20552.

SUPPLEMENTARY INFORMATION: The agencies are proposing to extend OMB approval of the following information collections:

Titles:

OCC: Consumer Protections for Depository Institution Sales of Insurance—12 CFR 14.

Board: Disclosure Requirements in Connection With Regulation H (Consumer Protections in Sales of Insurance).

FDIC: Insurance Sales Consumer Protections.

OTS: Consumer Protections for Depository Sales of Insurance.

OMB Control Numbers:

OCC: 1557–0220.

Board: 7100–0298.

FDIC: 3064–0140.

OTS: 1550–0106.

Type of Review: Extension, without revision, of a currently approved collection.

Form Number: None.

Description: This submission covers an extension of the Agencies' currently approved information collections in their regulations (12 CFR part 14 (OCC), 12 CFR part 208 (Board), 12 CFR part 343 (FDIC), and 12 CFR part 536 (OTS)). This submission involves no change to the regulations or to the information collections embodied in the regulations.

The information collections contained in the regulations are as follows:

Covered persons must make insurance disclosures before the completion of the initial sale of an insurance product or annuity to a consumer. The disclosure must be made orally and in writing to the consumer that: (1) The insurance product or annuity is not a deposit or other obligation of, or guaranteed by, the financial institution or an affiliate of the financial institution; (2) the insurance product or annuity is not insured by the FDIC or any other agency of the United States, the financial institution, or (if applicable) an affiliate of the financial