depth interviews with members of the general public to help inform future revisions to the Monroney label and guide the development of a consumer education program. In addition, this consumer research will help to ensure that various advanced crash avoidance technologies the agency promotes are important and usable to consumers, and the information provided leads to consumer understanding of the benefits of these technologies.

In this collection of information, NHTSA is seeking approval to conduct qualitative consumer research and in-depth interviews to test consumer familiarity and understanding of advanced crash avoidance technology systems so that labeling and consumer materials will help consumers make informed vehicle purchase decisions. Specifically, this research will be guided by the following objectives:

(i) Explore consumer familiarity with and understanding of advanced crash avoidance technologies;

(ii) Explore potential nomenclature and rating systems that can be used to communicate information about advanced crash avoidance technologies;

(iii) Guide considerations for design modifications of current New Car Assessment Program Government 5-Star Safety Ratings label to include information about advanced crash avoidance technologies;

(iv) Guide the development of a consumer information program to improve awareness and understanding of advanced crash avoidance technologies.

On January 11, 2013, NHTSA published the 60-day notice requesting public comment on the proposed collection of information to the **Federal Register** on January 11, 2013. One comment was received from Agero, Inc, which expressed support for this research plan. Specifically, Agero requested NHTSA explore technologies such as advanced automatic crash notification and other technologies to determine how best to provide consumers with meaningful, useful information. They have also requested exploring standard nomenclature, communication channels and the potential impact that including technologies on the Monroney Label has on a consumer's likelihood to seek more information—all of which are goals for the focus group research.

Requested Expiration Date of Approval: Three years from approval date.

Gregory A. Walter,

Senior Associate Administrator, Policy and Operations.

[FR Doc. 2013–10126 Filed 4–29–13; 8:45 am]

BILLING CODE 4910–59–P

DEPARTMENT OF TRANSPORTATION

Research & Innovative Technology Administration

[Docket ID Number RITA 2008–0002]

Agency Information Collection; Activity Under OMB Review; Preservation of Air carrier Records

AGENCY: Research & Innovative Technology Administration (RITA), Bureau of Transportation Statistics (BTS), DOT.

ACTION: Notice.

SUMMARY: In compliance with the Paperwork Reduction Act of 1995 (44 U.S.C. 3501 et seq.), this notice announces that the Information Collection Request (ICR) abstracted below has been forwarded to the Office of Management and Budget (OMB) for extension of currently approved collections. The ICR describes the nature of the information collection and its expected burden. The **Federal Register** Notice with a 60-day comment period soliciting comments on the following collection of information was published on February 13, 2013 (74 FR 59018). No comments were received.

DATES: Written comments should be submitted by May 30, 2013.

FOR FURTHER INFORMATION CONTACT: Jeff Gorham, Office of Airline Information, RTS–42, Room E34–414, RITA, BTS, 1200 New Jersey Avenue SE., Washington, DC 20590–0001, Telephone Number (202) 366–4406, Fax Number (202) 366–3383 or EMAIL *jeff.gorham@dot.gov*.

Comments: Send comments to the Office of Information and Regulatory Affairs, Office of Management and Budget, 725—17th Street NW., Washington, DC 20503, Attention: RITA/BTS Desk Officer.

SUPPLEMENTARY INFORMATION:

OMB Approval No. 2138–0006

Title: Preservation of Air carrier Records—14 CFR Part 249

Form No.: None.

Type of Review: Extension of a currently approved collection

Respondents: Certificated air carriers and charter operators

Number of Respondents: 90 certificated air carriers and 300 charter operators.

Estimated Time per Response: 3 hours per certificated air carrier; 1 hour per charter operator.

Total Annual Burden: 570 hours.

Needs and Uses: Part 249 requires the retention of records such as: general and subsidiary ledgers, journals and journal vouchers, voucher distribution registers, accounts receivable and payable journals and legers, subsidy records documenting underlying financial and statistical reports to DOT, funds reports, consumer records, sales reports, auditors' and flight coupons, air waybills, etc. Depending on the nature of the document, the carrier may be required to retain the document for a period of 30 days to 3 years. Public charter operators and overseas military personnel charter operators must retain documents which evidence or reflect deposits made by each charter participant and commissions received by, paid to, or deducted by travel agents, and all statements, invoices, bills and receipts from suppliers or furnishers of goods and services in connection with the tour or charter. These records are retained for 6 months after completion of the charter program.

Not only is it imperative that carriers and charter operators retain source documentation, but it is critical that we ensure that DOT has access to these records. Given DOT's established information needs for such reports, the underlying support documentation must be retained for a reasonable period of time. Absent the retention requirements, the support for such reports may or may not exist for audit/validation purposes and the relevance and usefulness of the carrier submissions would be impaired, since the data could not be verified to the source on a test basis.

The Confidential Information Protection and Statistical Efficiency Act of 2002 (44 USC 3501 note), requires a statistical agency to clearly identify information it collects for non-statistical purposes. BTS hereby notifies the respondents and the public that BTS uses the information it collects under this OMB approval for non-statistical purposes including, but not limited to, publication of both Respondent's identity and its data, submission of the information to agencies outside BTS for review, analysis and possible use in regulatory and other administrative matters.

Comments are invited on: Whether the proposed record retention requirements are necessary for the proper performance of the functions of the Department. Comments should

address whether the information will have practical utility; the accuracy of the Department's estimate of the burden of the proposed information collection; ways to enhance the quality, utility and clarity of the information to be collected; and ways to minimize the burden of the collection of information on respondents, including the use of automated collection techniques or other forms of information technology.

Issued in Washington, DC, on April 23, 2013.

William Chadwick Jr.,

Director, Office of Airline Information.

[FR Doc. 2013–10113 Filed 4–29–13; 8:45 am]

BILLING CODE 4910–HY–P

DEPARTMENT OF THE TREASURY

Office of the Comptroller of the Currency

[Docket ID OCC–2013–0005]

Proposed Guidance on Deposit Advance Products; Withdrawal of Proposed Guidance on Deposit-Related Consumer Credit Products

AGENCIES: Office of the Comptroller of the Currency, Treasury (OCC).

ACTION: Proposed guidance with request for comment; withdrawal of proposed Guidance on Deposit-Related Consumer Credit Products.

SUMMARY: The OCC is proposing guidance on safe and sound banking practices and consumer protection in connection with deposit advance products. The OCC is also withdrawing its proposed guidance on Deposit-Related Consumer Credit Products published on June 8, 2011.

DATES: Comments must be submitted on or before May 30, 2013.

ADDRESSES: Because paper mail in the Washington, DC area and at the OCC is subject to delay, commenters are encouraged to submit comments by email, if possible. Please use the title ''Guidance on Deposit Advance Products'' to facilitate the organization and distribution of the comments. You may submit comments by any of the following methods:

- *Email: regs.comments@occ.treas.gov.*
- *Mail:* Legislative and Regulatory Activities Division, Office of the Comptroller of the Currency, 400 7th Street SW., Suite 3E–218, Mail Stop 9W–11, Washington, DC 20219.
- *Hand Delivery/Courier:* 400 7th Street SW., Suite 3E–218, Mail Stop 9W–11, Washington, DC 20219.
- *Fax:* (571) 465–4326.

Instructions: You must include ''OCC'' as the agency name and ''Docket ID OCC–2013–0005'' in your comment. In general, OCC will enter all comments received into the docket and publish them on the Regulations.gov Web site without change, including any business or personal information that you provide such as name and address information, email addresses, or phone numbers. Comments received, including attachments and other supporting materials, are part of the public record and subject to public disclosure. Do not enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

You may review comments and other related materials that pertain to this notice by any of the following methods:

- *Viewing Comments Personally:* You may personally inspect and photocopy comments at the OCC, 400 7th Street SW., Washington, DC. For security reasons, the OCC requires that visitors make an appointment to inspect comments. You may do so by calling (202) 649–6700. Upon arrival, visitors will be required to present valid government-issued photo identification and to submit to security screening in order to inspect and photocopy comments.
- *Docket:* You may also view or request available background documents and project summaries using the methods described above.

FOR FURTHER INFORMATION CONTACT: Robert Piepergerdes, Director for Retail Credit Risk, (202) 649–6220; Kimberly Hebb, Director for Compliance Policy, (202) 649–5470; Kenneth Lennon, Assistant Director for Community and Consumer Law, (202) 649–6350; Office of the Comptroller of the Currency, 400 7th Street SW., Washington, DC 20219.

SUPPLEMENTARY INFORMATION:

I. Introduction

The Office of the Comptroller of the Currency (OCC) is proposing supervisory guidance to clarify the OCC's application of principles of safe and sound banking practices and consumer protection in connection with deposit advance products. This proposed guidance details the principles that the OCC expects OCC-supervised financial institutions to follow in connection with any deposit advance product to address potential reputational, compliance, legal and credit risks. The OCC expects institutions to apply the principles set forth in this guidance to any deposit advance product they offer.

The OCC is also withdrawing its proposed guidance on Deposit-Related Consumer Credit Products published on June 8, 2011 (76 FR 33409).

II. Description of Guidance

A deposit advance product is a small-dollar, short-term loan that a depository institution (bank) makes available to a customer whose deposit account reflects recurring direct deposits. The customer is allowed to take out a loan, which is to be repaid from the proceeds of the next direct deposit. These loans typically have high fees, are repaid in a lump sum in advance of the customer's other bills, and often do not utilize fundamental and prudent banking practices to determine the customer's ability to repay the loan and meet other necessary financial obligations.

The OCC continues to encourage banks to respond to customers' small-dollar credit needs; however, banks should be aware that deposit advance products can pose a variety of safety and soundness, compliance, consumer protection, and other risks. The OCC is proposing guidance to ensure that any bank offering these products does so in a safe and sound manner and does not engage in practices that would increase credit, compliance, legal, and reputation risks to the institution.

III. Guidance

The text of the proposed supervisory guidance on deposit advance products follows:

OCC Proposed Guidance on Deposit Advance Products

The Office of the Comptroller of the Currency (OCC) is proposing supervisory guidance to depository institutions (banks) that offer deposit advance products. This guidance is intended to ensure that banks are aware of the significant risks associated with deposit advance products. The guidance also supplements the OCC's existing guidance on payday loans and subprime lending.[1] Although the OCC encourages banks to respond to customers' small-dollar credit needs in a responsible manner and with reasonable terms and conditions, deposit advance products pose a variety of safety and soundness, compliance, and consumer protection risks to banks.[2]

[1] *OCC Advisory Letter* AL 2000–10 *Payday Lending,* AL 2000–10 (November 27,2000); ''Expanded Guidance for Subprime Lending Programs'' (*Subprime Lending Guidance),* jointly signed by the OCC, the Board of Governors of the Federal Reserve (Board), the Federal Deposit Insurance Corporation (FDIC), and the Office of Thrift Supervision (OTS) (January 31, 2001).

[2] This Guidance on Deposit Advance Products does not apply to banks' overdraft lines of credit. Overdraft lines of credit typically do not have

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