

office (see **ADDRESSES**) at least 5 business days prior to the meeting.

**Note:** The times and sequence specified in this agenda are subject to change.

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

Dated: November 7, 2017.

**Tracey L. Thompson,**

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

[FR Doc. 2017-24503 Filed 11-9-17; 8:45 am]

**BILLING CODE 3510-22-P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

#### Proposed Information Collection; Comment Request; Monitoring Programs for Vessels in the Pacific Coast Groundfish Fishery

**AGENCY:** National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice.

**SUMMARY:** The Department of Commerce, as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to take this opportunity to comment on proposed and/or continuing information collections, as required by the Paperwork Reduction Act of 1995.

**DATES:** Written comments must be submitted on or before January 12, 2018.

**ADDRESSES:** Direct all written comments to Jennifer Jessup, Departmental Paperwork Clearance Officer, Department of Commerce, Room 6616, 14th and Constitution Avenue NW., Washington, DC 20230 (or via the Internet at [pracomments@doc.gov](mailto:pracomments@doc.gov)).

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information or copies of the information collection instrument and instructions should be directed to the West Coast Regional Office—7600 Sand Point Way NE., Seattle, WA 98115, Keeley Kent, telephone number ((206) 526-4655), or [keeley.kent@noaa.gov](mailto:keeley.kent@noaa.gov).

#### SUPPLEMENTARY INFORMATION:

##### I. Abstract

In 2011, NMFS mandated observer requirements for the West Coast groundfish trawl catch shares program. For all fishery sectors, observers must be obtained through third-party observer provider companies operating under permits issued by NMFS. The regulations at §§ 660.140 (h), 660.150 (j), 660.160 (g), specify observer coverage requirements for trawl vessels and

define the responsibilities for observer providers, including reporting requirements. Regulations at § 660.140 (i) specify requirements for catch monitor coverage for first receivers. Data collected by observers are used by NMFS to estimate total landed catch and discards, monitor the attainment of annual groundfish allocations, estimate catch rates of prohibited species, and as a component in stock assessments. These data are necessary to comply with the Magnuson-Stevens Act requirements to prevent overfishing. In addition, observer data is used to assess fishing related mortality of protected and endangered species.

##### II. Method of Collection

This collection utilizes both electronic and paper forms, depending on the specific item. Methods of submittal include email of electronic forms, and mail and facsimile transmission of paper forms. Additionally, this collection utilizes interviews for some information collection and phone calls for transmission of other information.

##### III. Data

*OMB Control Number:* 0648-0500.

*Form Number(s):* None.

*Type of Review:* Regular (extension of a current information collection).

*Affected Public:* Business or other for-profit organizations.

*Estimated Number of Respondents:* 268 (5 providers (supplying a total of 75 observers or catch monitors) and 263 fishing vessels).

*Estimated Time per Response:* For providers: 15 minutes for observer training/briefing/debriefing registration, notification of observer physical examination, observer status reports, other reports on observer harassment, safety concerns, or performance problems, catch monitor status reports, and other catch monitor reports on harassment, prohibited actions, illness or injury, or performance problems; 5 minutes for observer safety checklist submission to NMFS, observer provider contracts, observer information materials, catch monitor provider contracts, and catch monitor informational materials; 10 minutes for certificate of insurance; 7 minutes for catch monitor training/briefing registration, notification of catch monitor physical examination, and catch monitor debriefing registration. For vessels: 10 minutes for fishing departure reports and cease-fishing reports.

*Estimated Total Annual Burden Hours:* 525 (305 for providers and 220 for fishing vessels).

*Estimated Total Annual Cost to Public:* \$0 in capital costs as it is assumed that each of the 5 observer/catch monitor providers will maintain a computer system with email capacity for general business purposes and that each vessel owner/operator has access to a telephone for toll-free calls.

##### IV. Request for Comments

Comments are invited on: (a) Whether the proposed 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 (including hours and cost) of the proposed collection of information; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (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.

Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval of this information collection; they also will become a matter of public record.

Dated: November 7, 2017.

**Sarah Brabson,**

*NOAA PRA Clearance Officer.*

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2017-0037]

### Request for Information Regarding Consumers' Experience With Free Access to Credit Scores

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

**ACTION:** Notice and request for information.

**SUMMARY:** The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) established the Office of Financial Education within the Bureau of Consumer Financial Protection (CFPB or Bureau) to develop and launch initiatives that will educate consumers and help them make better informed financial decisions.

The CFPB's Office of Financial Education seeks to learn more about the experience consumers are having with access to free credit scores and the experience of companies, and nonprofits, offering their customers and

the general public free access to their credit scores. The Bureau encourages comments from all interested members of the public, including consumers, consumer advocacy groups, credit card companies and other lenders, nonprofit credit and financial counseling providers, credit reporting companies, researchers and any other interested party.

**DATES:** Comments must be received on or before February 12, 2018 to be assured of consideration.

**ADDRESSES:** You may submit comments regarding the "Request for Information Regarding Consumers' Experience with Free Access to Credit Scores," identified by title and by Docket No. CFPB-2017-0037, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

• *Mail:* Consumer Financial Protection Bureau (Attention: Office of Financial Education), 1700 G Street NW., Washington, DC 20552.

• *Hand Delivery/Courier:* Consumer Financial Protection Bureau (Attention: Office of Financial Education), 1700 G Street NW., Washington, DC 20552.

**Instructions:** The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. eastern standard time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Do not include sensitive personal information such as account numbers or Social Security numbers. Comments will not be edited to remove any identifying or contact information, such as name and address information, email addresses, or telephone numbers.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries, submission process questions or any additional information, please contact Monica Jackson, Office of the Executive Secretary, at 202-435-7275. For information about the "Request for Information Regarding Consumers' Experience with Free

Access to Credit Scores," please contact Irene Skricki, Office of Financial Education, at 202-435-7181.

**SUPPLEMENTARY INFORMATION:**

**I. Background**

Over the last few years, many financial institutions, credit card issuers, and other companies have offered consumers free access to a credit score, giving consumers an important tool to manage their financial lives.

To raise consumer awareness of this service, the CFPB's Office of Financial Education published in March 2017 a list of companies that told the Bureau they offer existing credit card customers free access to a credit score. The list was compiled based on comments received in response to a public notice published in the **Federal Register** in October 2016.

As a next step, through this request for information, the Bureau seeks to learn more about the experience consumers are having with access to free credit scores. The Bureau also seeks to learn about the experience of companies and of nonprofit credit and financial counseling providers offering their customers and the general public free access to credit scores.

A core part of the mission of the Bureau is educating and empowering consumers to take more control over their financial lives. The information gathered through this request for information will be used to identify educational content that is providing the most value to consumers, and additional educational content that the Bureau or others could develop to increase consumers' understanding of credit scores and credit reports. This request for information will also be used to gain a broader understanding of the industry practices that best support educating and empowering consumers.

The Bureau encourages comments from all interested members of the public, including consumers, consumer advocacy groups, credit card companies and other lenders, nonprofit credit and financial counseling providers, credit reporting companies, researchers and any other interested party. The Bureau is interested in all input from commenters, including consumer experiences, knowledge of the industry practices that best support educating and empowering consumers, educational content that is providing the most value to consumers, and views on the questions included in this notice.

Please feel free to comment generally and/or respond to any or all of the questions below.

1. How are companies, and nonprofit credit and financial counseling providers, offering existing customers

and the general public free access to credit scores?

2. What sources are consumers using to access free credit scores?

3. How have consumers benefitted from having increased free regular access to one of their credit scores? Are there ways in which consumers have been hurt from having this access? What are examples of the ways in which consumers have benefitted or been hurt from having increased free regular access to one of their credit scores?

4. What have been the benefits and costs to companies for providing consumers with increased free regular access to one of their credit scores? What are examples of these benefits and costs?

5. What has been the rate of uptake, frequency, and duration of use of the service that provides consumers with free regular access to one of their credit scores?

6. How is access to free credit scores and/or frequency and duration of use of this service related to observed changes in consumers' credit standing or credit behavior? For example, these changes might include positive or negative trends in credit scores, or changes in loan payment behavior, the speed of payment of outstanding loan balances, the rate of applications for new loans, or any other factor.

7. What are examples of the questions consumers ask companies, as well as credit and financial counseling providers, after they have seen their free credit scores?

8. Do consumers face challenges in accessing free credit scores? If so, what are examples of those challenges?

9. What are examples of implementation challenges companies have faced, continue to face, or are likely to emerge in the future, in providing consumers with free regular access to one of their credit scores?

10. What are examples of solutions companies have identified to address these implementation challenges?

11. What are examples of the educational content that is provided to consumers when they access their free credit scores? With regards to this educational content, what information appears to be most effective in helping consumers understand their credit scores and the factors that impact their scores?

12. Can consumers have free regular access to one of their credit scores without receiving marketing for other products and services? If marketing is provided with the access to a free score, what are examples of the types of products and services being marketed? How have consumers benefitted or

otherwise been impacted by being offered products and services at the time when they access and see their credit scores?

13. What features related to how regular free access to a credit score is offered to consumers appear to be most effective in helping consumers make use of this service?

14. The CFPB also offers a number of educational supports to help consumers understand and act on their credit reports and scores, including a *Credit Reports & Scores* information portal available at [consumerfinance.gov/consumer-tools/credit-reports-and-scores/](http://consumerfinance.gov/consumer-tools/credit-reports-and-scores/); many frequently asked questions in *Ask CFPB* on the Bureau's Web site; and online brochures that include *Check your credit report*, *Understand your credit score*, *You have many credit scores*, *Credit report review check list*, and a list of consumer reporting companies. Is there additional educational content or topics that could be developed by the CFPB or others to support increased consumer understanding of credit scores and credit reports—for example, educational content that focuses on increasing awareness of credit scores to young consumers; how student debt can impact a consumer's credit score; or a person's credit standing over time, which might be of interest to older adults/seniors?

15. Has increased access to free credit scores encouraged consumers that use this service to also check their credit reports or take other steps to learn more about their credit standing? What are examples of the steps these consumers have taken?

Thank you for your contribution to improve consumer financial awareness.

Dated: November 4, 2017.

**Richard Cordray,**

*Director, Bureau of Consumer Financial Protection.*

[FR Doc. 2017-24555 Filed 11-9-17; 8:45 am]

**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2017-0034]

### **Notice of an Update to the Public List of Companies That Offer Customers Free Access to a Credit Score**

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

**ACTION:** Notice.

**SUMMARY:** The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) established the

Office of Financial Education within the Bureau of Consumer Financial Protection (CFPB or Bureau) to develop and launch initiatives that will educate consumers and help them make better informed financial decisions.

The CFPB's Office of Financial Education published in March 2017 a list of companies that told us they offer existing credit card customers free access to a credit score. The Bureau is updating this list and will use the responses received to this notice to publish an updated list. The Bureau will leverage this updated list to bring consumer attention to the topic of consumers' credit standing, of which their credit score is a valuable indicator. The Bureau will follow up the publication of this updated list with content to educate consumers about the availability of credit scores and credit reports and how this information can be used effectively.

**DATES:** Comments must be received on or before January 12, 2018 to be assured of consideration.

**ADDRESSES:** You may submit comments regarding the "Notice of an Update to the Public List of Companies That Offer Customers Free Access to a Credit Score," identified by title and by Docket No. CFPB-2017-0034, by any of the following methods:

- **Electronic:** <http://www.regulations.gov>. Follow the instructions for submitting comments.
- **Mail:** Consumer Financial Protection Bureau (Attention: Office of Financial Education), 1700 G Street NW., Washington, DC 20552.

- **Hand Delivery/Courier:** Consumer Financial Protection Bureau (Attention: Office of Financial Education), 1700 G Street NW., Washington, DC 20552.

**Instructions:** The Bureau encourages the early submission of comments. All submissions must include the document title and docket number. Because paper mail in the Washington, DC area and at the Bureau is subject to delay, commenters are encouraged to submit comments electronically. In general, all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. eastern standard time. You can make an appointment to inspect the documents by telephoning 202-435-7275.

All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure.

Do not include sensitive personal information such as account numbers or Social Security numbers. Comments will not be edited to remove any identifying or contact information, such as name and address information, email addresses, or telephone numbers.

**FOR FURTHER INFORMATION CONTACT:** For general inquiries, submission process questions or any additional information, please contact Monica Jackson, Office of the Executive Secretary, at 202-435-7275. For information about the "Notice of an Update to the Public List of Companies That Offer Customers Free Access to a Credit Score," please contact Irene Skricki, Office of Financial Education, at 202-435-7181.

#### **SUPPLEMENTARY INFORMATION:**

##### **I. Background**

Over the last few years, many financial institutions, credit card issuers, and other companies have offered consumers free access to a credit score, giving consumers an important tool to manage their financial lives. The Consumer Financial Protection Bureau ("the Bureau") would like to highlight and build consumer awareness of this practice. A core part of the mission of the Bureau is educating and empowering consumers to take more control over their financial lives. The Bureau believes that enabling consumers to see their credit scores can be a first step towards consumers learning about their credit history, becoming aware of and encouraged to request a free copy of their credit reports, ensuring the accuracy and completeness of their credit reports, and ultimately making informed decisions about credit that serve their own financial and life goals.

The Bureau published in March 2017 a list of companies that told us they offer existing credit card customers free access to a credit score. The Bureau is updating this list and will use the responses received to this Notice to publish an updated list.

The Bureau will leverage this updated list to bring consumer attention to the topic of consumers' credit standing, of which their credit score is a valuable indicator. The Bureau will follow up the publication of this updated list with content to educate consumers about the availability of credit scores and credit reports and how this information can be used effectively.

If your company was included on the list published in March 2017 and would like to be included in the updated list, your company must submit a new entry. Please indicate in your comment if your company would like the entry