

owned by the bank holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The applications also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 4 of the BHC Act (12 U.S.C. 1843). Unless otherwise noted, nonbanking activities will be conducted throughout the United States. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 19, 2008.

A. Federal Reserve Bank of Boston (Richard Walker, Community Affairs Officer) P.O. Box 55882, Boston, Massachusetts 02106-2204:

1. *WebFive, MHC and WebFive Financial Services, Inc., both of Webster, Massachusetts*; to become bank holding companies, by acquiring Webster Five Cents Savings Bank, Webster, Massachusetts.

Board of Governors of the Federal Reserve System, August 20, 2008.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Notice of Proposals to Engage in Permissible Nonbanking Activities or to Acquire Companies that are Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y (12 CFR Part 225) to engage *de novo*, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely

related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

Each notice is available for inspection at the Federal Reserve Bank indicated. The notice also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act. Additional information on all bank holding companies may be obtained from the National Information Center website at www.ffiec.gov/nic/.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than September 19, 2008.

A. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105-1521:

1. *Harleysville National Corporation and Harleysville National Bank and Trust Company, both of Harleysville, Pennsylvania*; to acquire Willow Financial Bancorp, Inc., Wayne, Pennsylvania, and thereby acquire Willow Financial Bank, Wayne, Pennsylvania, and thereby engage in operating a savings and loan association pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Board of Governors of the Federal Reserve System, August 20, 2008.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RETIREMENT THRIFT INVESTMENT BOARD

Privacy Act of 1974

AGENCY: Federal Retirement Thrift Investment Board.

ACTION: Notice; initial publication of systems of records.

SUMMARY: This notice is being published pursuant to the Privacy Act of 1974 (5 U.S.C. 552a), as amended, in order to update and create systems of records established by a Federal agency containing information on individuals.

EFFECTIVE DATE: This proposed action will be effective without further notice on September 24, 2008 unless comments are received which result in a contrary determination.

ADDRESSES: Comments may be sent to Megan Graziano, Assistant General

Counsel, Federal Retirement Thrift Investment Board, 1250 H Street, NW., Washington, DC 20005. The Agency's fax number is (202) 942-1676.

FOR FURTHER INFORMATION CONTACT: Megan Graziano at (202) 942-1660.

SUPPLEMENTARY INFORMATION: FRTIB-2, Personnel Security Files, updates Agency systems of records so that they are compliant with both HSPD-12 and the Privacy Act and conform to the Privacy Act notices on the standard forms which are used to initiate the HSPD-12 process. FRTIB-10, Identity Management Systems, covers the HSPD-12 process after adjudication determines the individual can receive an identification card. FRTIB-10 includes both mandatory and optional information necessary to the request for a card, registration, verification, and issuance procedures, the index/database of active and invalid cards, and the information stored on the cards. FRTIB-10 may include records maintained by agencies of individuals who entered and exited facilities or accessed systems.

The proposed system reports, as required by 5 U.S.C. 552a(r), of the Privacy Act of 1974, as amended, were submitted to the House Committee on Government Reform, the Senate Committee on Homeland Security and Government Affairs, and the Office of Management and Budget (OMB) pursuant to paragraph 4c of Appendix I to OMB Circular No. A-130, "Federal Agency Responsibilities for Maintaining Records About Individuals," dated February 8, 1996 (February 20, 1996, 61 FR 6427).

Thomas K. Emswiler,

General Counsel, Federal Retirement Thrift Investment Board.

FRTIB-2

SYSTEM NAME:

Personnel Security Files.

SYSTEM LOCATION:

Federal Retirement Thrift Investment Board, 1250 H Street, NW., Washington, DC 20005.

SECURITY CLASSIFICATION:

Most personnel identity verification records are not classified. However, in some cases, records of certain individuals, or portions of some records, may be classified in the interest of national security.

CATEGORIES OF INDIVIDUALS COVERED BY THE SYSTEM:

Individuals who require regular, ongoing access to federal facilities, information technology systems, or information classified in the interest of