antidegradation policy and to identify the methods it will use for implementing that policy. As more specifically discussed in 40 CFR 131.12, antidegradation policies provide three tiers of protection from degradation of water quality, with maintenance of existing instream water uses and the level of water quality necessary to protect existing uses ("Tier 1") being the absolute floor of water quality for all waters of the United States.

Under 40 CFR 122.44(d), all effluents must be characterized by the permitting authority to determine the need for WQBELs. If, after technology-based limits are applied, the permit writer projects that a point source discharger may exceed an applicable criterion, a WQBEL will be included in the permit. WOBELs are designed to protect the quality of the specific water body that receives the discharge by ensuring that the State water quality standards applicable to that particular water body are met. When determining whether WQBELs are needed, the permit writer considers, at a minimum: (1) Existing controls on point and nonpoint sources of pollution; (2) the variability of the pollutant or pollutant parameter in the effluent; (3) the sensitivity of the species to toxicity testing; and (4) where appropriate, the dilution of the effluent in the receiving water (40 CFR 122.44(d)(ii)). EPA-issued NPDES permits are subject to certification by the State under section 401 of the CWA as to compliance with State water quality standards and appropriate requirements of State law, and such permits will incorporate requirements as specified in the State's 401 certification. 40 CFR 124.53 and 124.55. In addition, EPA-issued permits are subject to evaluation for consistency with the enforceable policies of approved state coastal zone management programs under the Coastal Zone Management Act. See, 16 U.S.C. 1456(c).

3. Other CWA Provisions Relevant to Establishing NPDES Permit Limits

Section 403(a) of the CWA prohibits the issuance of NPDES permits for discharges into the waters of the territorial sea, contiguous zone, or oceans except in compliance with guidelines promulgated under section 403(c) of the Act. Those guidelines are contained in Agency regulations at 40 CFR part 125, subpart M, commonly referred to as the Ocean Discharge Criteria and are used for determining unreasonable degradation of the marine environment, specifying factors to be considered in making that determination. In addition to terms and limitations based on the Act's technology and water quality standards requirements, NPDES permits that are subject to the Ocean Discharge Criteria will, if necessary, contain conditions or limitations to avoid unreasonable degradation of the marine environment.

Under CWA section 402(g), NPDES permits for the discharge of pollutants into the navigable waters from a vessel or other floating craft are subject to any applicable USCG regulations establishing specifications for safe transportation, handling, carriage, storage, and stowage of pollutants. NPDES permits that are subject to this requirement will contain a condition that the discharge shall comply with any such applicable USCG regulations. 40 CFR 122.44(p).

Dated: June 14, 2007.

Benjamin H. Grumbles,

Assistant Administrator for Water. [FR Doc. E7–12022 Filed 6–20–07; 8:45 am] BILLING CODE 6560–50–P

ENVIRONMENTAL PROTECTION AGENCY

[FRL-8329-8]

Public Water System Supervision Program Revisions for the State of Michigan

AGENCY: Environmental Protection Agency (EPA).

ACTION: Notice of tentative approval.

SUMMARY: Notice is hereby given that the State of Michigan is revising its approved Public Water System Supervision Program. Michigan has formally requested primary enforcement authority for the Radionuclides Rule, which will reduce exposure to radionuclides in drinking water and reduce the risk of cancer: the Arsenic and Clarifications to Compliance and New Source Monitoring (Arsenic) Rule, which requires community and nontransient non-community water systems to comply with the revised arsenic maximum contaminant level of 0.010 mg/L; the Long Term 1 Enhanced Surface Water Treatment Rule (LT1ESWTR), which improves public health protection through the control of microbial pathogens, specifically Cryptosporidium, in drinking water; and, the Filter Backwash Recycling Rule (FBRR), which requires changes to the return of recycle flows to a water treatment plant's process that may otherwise compromise microbial control.

EPA has determined that these revisions are no less stringent than the

corresponding federal regulations. Therefore, EPA intends to approve these program rules. This approval action does not extend to public water systems (PWSs) in Indian Country, as that term is defined in 18 U.S.C. 1151. By approving these rules, EPA does not intend to affect the rights of federally recognized Indian tribes in Michigan, nor does it intend to limit existing rights of the State of Michigan. Any interested party may request a public hearing. A request for a public hearing must be submitted by July 23, 2007, to the Regional Administrator at the EPA Region 5 address shown below. The Regional Administrator may deny frivolous or insubstantial requests for a hearing. However, if a substantial request for a public hearing is made by July 23, 2007, EPA Region 5 will hold a public hearing. If EPA Region 5 does not receive a timely and appropriate request for a hearing and the Regional Administrator does not elect to hold a hearing on her own motion, this determination shall become final and effective on July 23, 2007. Any request for a public hearing shall include the following information: the name, address, and telephone number of the individual, organization, or other entity requesting a hearing; a brief statement of the requesting person's interest in the **Regional Administrator's determination** and a brief statement of the information that the requesting person intends to submit at such hearing; and the signature of the individual making the request, or, if the request is made on behalf of an organization or other entity, the signature of a responsible official of the organization or other entity. **ADDRESSES:** All documents relating to this determination are available for inspection at the following offices: Michigan Department of Environmental Quality, Water Bureau, Constitution Hall, 525 W. Allegany Street, 2nd Floor, P.O. Box 30273, Lansing, Michigan 48909–7773, between the hours of 8:30 a.m. and 4 p.m., Monday through Friday, and the United States Environmental Protection Agency, Region 5, Ground Water and Drinking Water Branch (WG-15J), 77 West Jackson Boulevard, Chicago, Illinois 60604, between the hours of 9 a.m. and 4:30 p.m., Monday through Friday. FOR FURTHER INFORMATION CONTACT:

Jennifer Kurtz Crooks, EPA Region 5, Ground Water and Drinking Water Branch, at the address given above, by telephone at (312) 886–0244, or at *crooks.jennifer@epa.gov.*

Authority: Section 1413 of the Safe Drinking Water Act, as amended, 42 U.S.C. 3006–2 (1996), and 40 CFR part 142 of the National Primary Drinking Water Regulations.

Dated: June 5, 2007. Walter W. Kovalick, Jr., Acting Regional Administrator, Region 5. [FR Doc. E7–12049 Filed 6–20–07; 8:45 am] BILLING CODE 6560–50–P

FEDERAL ELECTION COMMISSION

Notice of Sunshine Act Meeting

DATE AND TIME: Tuesday, June 26, 2007 at 10 a.m.

PLACE: 999 E Street, NW., Washington, DC.

STATUS: This meeting will be closed to the public.

ITEMS TO BE DISCUSSED:

Compliance matters pursuant to 2 U.S.C. 437g.

Audits conducted pursuant to 2 U.S.C. 437g, § 438(b), and Title 26, U.S.C.

Matters concerning participation in civil actions or proceedings or arbitration.

Internal personnel rules and procedures or matters affecting a particular employee.

PERSON TO CONTACT FOR INFORMATION: Mr. Robert Biersack, Press Officer, Telephone: (202) 694–1220.

Mary W. Dove,

Secretary of the Commission. [FR Doc. 07–3065 Filed 6–19–07; 12:33 pm] BILLING CODE 6715–01–M

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR Part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies 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 application 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 July 16, 2007.

A. Federal Reserve Bank of San Francisco (Tracy Basinger, Director, Regional and Community Bank Group) 101 Market Street, San Francisco, California 94105-1579:

1. WCB Holdings, Inc.; to become a bank holding company by acquiring 100 percent of the voting shares of Western Commercial Bank, both of Woodland Hills, California.

Board of Governors of the Federal Reserve System, June 18, 2007.

Robert deV. Frierson,

Deputy Secretary of the Board. [FR Doc. E7–12014 Filed 6–20–07; 8:45 am] BILLING CODE 6210–01–S

FEDERAL TRADE COMMISSION

[File No. 061 0229]

American Petroleum Company, Inc.; Analysis of Agreement Containing Consent Order to Aid Public Comment

AGENCY: Federal Trade Commission. **ACTION:** Proposed Consent Agreement.

SUMMARY: The consent agreement in this matter settles alleged violations of federal law prohibiting unfair or deceptive acts or practices or unfair methods of competition. The attached Analysis to Aid Public Comment describes both the allegations in the draft complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before July 13, 2007.

ADDRESSES: Interested parties are invited to submit written comments. Comments should refer to "American Petroleum, File No. 061 0229," to facilitate the organization of comments. A comment filed in paper form should include this reference both in the text

and on the envelope, and should be mailed or delivered to the following address: Federal Trade Commission/ Office of the Secretary, Room 135-H, 600 Pennsylvania Avenue, NW., Washington, D.C. 20580. Comments containing confidential material must be filed in paper form, must be clearly labeled "Confidential," and must comply with Commission Rule 4.9(c). 16 CFR 4.9(c) (2005).¹ The FTC is requesting that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area and at the Commission is subject to delay due to heightened security precautions. Comments that do not contain any nonpublic information may instead be filed in electronic form as part of or as an attachment to email messages directed to the following email box: consentagreement@ftc.gov. The FTC Act and other laws the Commission administers permit the collection of public comments to consider and use in this proceeding as appropriate. All timely and responsive public comments, whether filed in paper or electronic form, will be considered by the Commission, and will be available to the public on the FTC website, to the extent practicable, at www.ftc.gov. As a matter of discretion, the FTC makes every effort to remove home contact information for individuals from the public comments it receives before placing those comments on the FTC website. More information, including routine uses permitted by the Privacy Act, may be found in the FTC's privacy policy, at http://www.ftc.gov/ftc/ privacy.htm.

FOR FURTHER INFORMATION CONTACT:

Geoffrey Green (202) 326-2641, Bureau of Competition, Room NJ-6264, 600 Pennsylvania Avenue, NW., Washington, D.C. 20580.

SUPPLEMENTARY INFORMATION: Pursuant to section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46(f), and § 2.34 of the Commission Rules of Practice, 16 CFR 2.34, notice is hereby given that the above-captioned consent agreement containing a consent order to cease and desist, having been filed with and accepted, subject to final approval, by the Commission, has been placed on the public record for a period of thirty (30) days. The following

¹ The comment must be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission's General Counsel, consistent with applicable law and the public interest. *See* Commission Rule 4.9(c), 16 CFR 4.9(c).