

long-form application, fails to make full payment, or is otherwise disqualified) will be subject to the payments described in 47 CFR 1.2104(g)(2). The payments include both a deficiency payment, equal to the difference between the amount of the bidder's bid and the amount of the winning bid the next time a construction permit covering the same spectrum is won in an auction, plus an additional payment equal to a percentage of the defaulter's bid or of the subsequent winning bid, whichever is less. Pursuant to recent modifications to the rule governing default payments, the percentage of the applicable bid to be assessed as an additional payment for defaults in a particular auction is established in advance of the auction. Accordingly, in the *Auction No. 68 Comment Public Notice*, the Bureaus proposed to set the additional default payment for the auction of these FM broadcast construction permits at ten percent (10%) of the applicable bid. The Bureaus sought comment on their proposal. The two commenters support a 10 percent additional payment for each auction in which a bid is withdrawn. In reply, another commenter contends that the two commenters misunderstand the default rules; instead the commenter seeks changes to the default payment rules. The proposed changes to default payment rules are outside of the scope of this proceeding. Based on the Bureaus' experience and the record before the Bureaus, the additional default payment for this auction of FM broadcast construction permits was set

at ten percent (10%) of the applicable bid.  
 155. Finally, the Bureaus note that in the event of a default, the Commission may re-auction the construction permit or offer it to the next highest bidder (in descending order) at its final bid amount. In addition, if a default or disqualification involves gross misconduct, misrepresentation, or bad faith by an applicant, the Commission may declare the applicant and its principals ineligible to bid in future auctions, and may take any other action that it deems necessary, including institution of proceedings to revoke any existing authorizations held by the applicant.

*E. Refund of Remaining Upfront Payment Balance*

156. All applicants that submit upfront payments but after the close of the auction are not winning bidders for a construction permit in Auction No. 68 may be entitled to a refund of their remaining upfront payment balance after the conclusion of the auction. All refunds will be returned to the payer of record, as identified on the FCC Form 159, unless the payer submits written authorization instructing otherwise.

157. Bidders that drop out of the auction completely may be eligible for a refund of their upfront payments before the close of the auction. Qualified bidders that have exhausted all of their activity rule waivers and have no remaining bidding eligibility may also be eligible for a refund of their upfront payment before the close of the auction. If an applicant has completed the refund instructions electronically, the refund

will be sent automatically. If an applicant has not completed the refund instructions electronically, a written request must be submitted for the refund and include wire transfer instructions, Taxpayer Identification Number (TIN) and FCC Registration Number (FRN). Send refund requests to: Federal Communications Commission, Financial Operations Center, Auctions Accounting Group, Attn: Gail Glasser, 445 12th Street, SW., Room 1-C864, Washington, DC 20554.

158. Following the close of the auction, the Commission may refund upfront monies on deposit that exceed the required final payment and/or default payment amounts. Such refunds will be made to the payer of record as identified on the FCC Form 159, provided the necessary refund request and wire transfer instructions have been received.

Federal Communications Commission.  
**Gary D. Michaels,**  
*Deputy Chief, Auctions Spectrum and Access Division, WTB.*  
 [FR Doc. E6-18725 Filed 11-6-06; 8:45 am]  
**BILLING CODE 6712-01-P**

**FEDERAL COMMUNICATIONS COMMISSION**

**Sunshine Act Meeting; Deletion of Agenda Item From November 3, 2006, Open Meeting**

November 2, 2006.  
 The following item has been deleted from the list of Agenda items scheduled for consideration at the Friday, November 3, 2006, Open Meeting.

4	Wireline Competition .....	<p><i>Title:</i> AT&amp;T Inc. and BellSouth Corporation Application for Transfer of Control (WC Docket No. 06-74).  <i>Summary:</i> The Commission will consider a Memorandum Opinion and Order regarding the transfer of control application of AT&amp;T and BellSouth.</p>
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Federal Communications Commission.  
**William F. Canton,**  
*Deputy Secretary.*  
 [FR Doc. 06-9114 Filed 11-3-06; 10:58 am]  
**BILLING CODE 6712-01-M**

**FEDERAL DEPOSIT INSURANCE CORPORATION**

**Establishment of the FDIC Advisory Committee on Economic Inclusion**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).  
**ACTION:** Notice.

**SUMMARY:** The Chairman of the Federal Deposit Insurance Corporation has determined to establish the FDIC Advisory Committee on Economic Inclusion ("the Committee"). The Committee will provide advice and recommendations on initiatives to expand access to banking services by underserved populations. The Committee will review various issues that may include, but not be limited to, basic retail financial services such as check cashing, money orders, remittances, stored value cards, short-term loans, savings accounts, and other services to promote asset accumulation and financial stability. The Chairman

certifies that the establishment of this advisory committee is in the public interest in connection with the performance of duties imposed on the FDIC by law.

**FOR FURTHER INFORMATION CONTACT:**  
 Robert E. Feldman, Executive Secretary, FDIC, 550 17th Street, NW., Washington, DC 20429; telephone (202) 898-7043.

**SUPPLEMENTARY INFORMATION:** In accordance with the requirements of the Federal Advisory Committee Act ("FACA") 5 U.S.C. App. 2, notice is hereby given that the Chairman of the FDIC intends to establish the FDIC Advisory Committee on Economic