

facsimile at (703) 414-1203, or by mail at the following address: Commission on the Intelligence Capabilities of the United States Regarding Weapons of Mass Destruction, Washington, DC, 20503. Comments also may be sent to the Commission by e-mail at [comments@wmd.gov](mailto:comments@wmd.gov).

**FOR FURTHER INFORMATION:** Contact Brett C. Gerry, Associate General Counsel, Commission on the Intelligence Capabilities of the United States Regarding Weapons of Mass Destruction, by facsimile, or by telephone at (703) 414-1200.

**Victor E. Bernson, Jr.,**

*Executive Office of the President, Office of Administration, General Counsel.*

[FR Doc. 04-12756 Filed 6-2-04; 12:52 am]

**BILLING CODE 3130-W4-P**

---

## 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/](http://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 1, 2004.

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

1. *BNP Paribas*, Paris, France, and BancWest Corporation, Honolulu, Hawaii; to acquire 100 percent of the voting shares of USDB Bancorp, Stockton, California, and thereby indirectly acquire voting shares of Union Safe Deposit Bank, Stockton, California.

Board of Governors of the Federal Reserve System, June 1, 2004.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. 04-12730 Filed 6-4-04; 8:45 am]

**BILLING CODE 6210-01-S**

---

## FEDERAL RESERVE SYSTEM

### Consumer Advisory Council

**ACTION:** Notice of Meeting of Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, June 24, 2004. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, D.C., in Dining Room E on the Terrace level of the Martin Building. Anyone planning to attend the meeting should, for security purposes, register no later than Tuesday, June 22, by completing the form found on-line at:

<https://www.federalreserve.gov/secure/forms/cacregistration.cfm>

Additionally, attendees must present photo identification to enter the building.

The meeting will begin at 9:00 a.m. and is expected to conclude at 1:00 p.m. The Martin Building is located on C Street, NW, between 20th and 21st Streets.

The Council's function is to advise the Board on the exercise of the Board's responsibilities under various consumer financial services laws and on other matters on which the Board seeks its advice. Time permitting, the Council will discuss the following topics:

**Courtesy Overdraft Protection:** Discussion of the proposed rules for bounced check protection programs under Regulation DD (Truth in Savings Act) and interagency guidance for financial institutions.

**Foreign Bank Remittances and Access to Financial Services by New Immigrants:** Discussion of challenges and opportunities to provide access to U.S. financial services for new immigrants.

### Economic Growth and Regulatory Paperwork Reduction Act of 1996:

Discussion of views on ways to reduce regulatory compliance burdens consistent with the consumer protections afforded by the rules under various statutes.

### Community Reinvestment Act:

Discussion of the major aspects of the agencies' proposal to revise the CRA regulations, based on public comment letters received.

**Committee Reports:** Council committees will report on their work.

Other matters initiated by Council members also may be discussed.

Persons wishing to submit views to the Council on any of the above topics may do so by sending written statements to Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470.

Board of Governors of the Federal Reserve System, June 1, 2004.

**Robert deV. Frierson**

*Deputy Secretary of the Board*

[FR Doc. 04-12729 Filed 6-4-04; 8:45 am]

**BILLING CODE 6210-01-S**

---

## FEDERAL RESERVE SYSTEM

[Docket No. OP-1201]

### Privacy Act of 1974; Notice of Amendment of System of Records

**AGENCY:** Board of Governors of the Federal Reserve System.

**ACTION:** Notice: amendment of systems of records.

**SUMMARY:** In accordance with the Privacy Act, the Board of Governors of the Federal Reserve System (Board) is amending one system of records, entitled Federal Reserve Bank and Branch Directors (BGFRS-14), and removing another system of records, entitled Personnel Background Investigation Reports (BGFRS-2). We invite public comment on this publication.

**DATES:** Comment must be received on or before July 7, 2004.

**ADDRESSES:** You may submit comments, identified by Docket No. OP-1201, by any of the following methods:

- Agency Web Site: <http://www.federalreserve.gov>. Follow the instructions for submitting comments at <http://www.federalreserve.gov/generalinfo/foia/ProposedRegs.cfm>.