

and data collection aspects of the pilot program. For this purpose, the FDIC anticipates that the following (or similar) information will be collected from participating institutions on a quarterly basis for two years:

1. Information about the loans in the Program

a. The total number and total dollar amount of loans.

b. Average loan term and average dollar size of loans.

c. Average interest rates charged, average fees levied, and average calculations of APR (as required by the Truth-in-Lending Act).

d. Aggregate delinquency, charge off, and workout refinancing data.

2. Information about the business value of the Program

a. Profitability and/or break even data for the overall Program.

b. Profitability of the overall customer relationship (especially if the customer migrated into other products)

c. Information regarding whether customers of the Program migrated to other bank products.

3. Information about the benefit to consumers

a. The total number and total dollar amount of linked savings accounts opened as part of the Program.

b. Information as to duration and withdrawal rates of the linked savings accounts.

c. Information regarding whether customers of the Program continued to use payday loans or other high-cost debt products.

The preferred method for collecting these data is electronic submission through the existing FDIC*connect* data interface system to minimize burden on respondents, with participating institutions submitting the data within 40 calendar days of the end of each quarter. The study will conform to privacy rules and will not request any information that could be used to identify individual bank customers, such as name, address, or account number. All data from participating insured institutions will remain confidential. It is the intent of the FDIC to publish only general findings of the study.

### Benefits to Institutions Participating in the Pilot

As indicated above, the study is being conducted on a volunteer basis. It is anticipated, however, that institutions participating in the study will realize some benefits. A state non-member bank that establishes a loan program that provides small, unsecured consumer loans that are consistent with the Affordable Small-Dollar Loan

Guidelines would warrant favorable consideration by the FDIC under the CRA as an activity responsive to the credit needs of its community. It is anticipated that other institutions will also likely be entitled to similar favorable consideration after review by their primary federal regulator. Moreover, programs that transition low or moderate income borrowers from higher cost loans to lower cost loans are particularly responsive to community needs. Consequently, state non-member banks offering lower cost alternatives to such borrowers will also be viewed by the FDIC as particularly responsive in the CRA examination and similarly, other institutions upon review by their primary federal regulator.

Where small-dollar loan products are combined with a low-cost savings account, institutions may also qualify for favorable consideration for providing community development services. Institutions can potentially use the small-dollar loan pilot to tap into new markets by expanding relationships with individuals who currently may not be fully utilizing the mainstream financial system. An intangible benefit that may accrue to institutions participating in the small-dollar pilot is the community goodwill that will likely be created as a result of offering consumers credit products with significant savings over payday loan fees.

### Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection; (c) ways to enhance the quality, utility, and clarity of the information to be collected; (d) ways to minimize the burden of the information collection on respondents, including through the use of automated collection techniques or other forms of information technology; and (e) estimates of capital or start-up costs, and costs of operation, maintenance and purchase of services to provide the information.

Dated at Washington, DC, this 1st day of June, 2007.

Federal Deposit Insurance Corporation.

**Valerie J. Best,**

*Assistant Executive Secretary.*

[FR Doc. E7-11005 Filed 6-6-07; 8:45 am]

**BILLING CODE 6714-01-P**

## FEDERAL MARITIME COMMISSION

### Notice of Agreement Filed

The Commission hereby gives notice of the filing of the following agreement under the Shipping Act of 1984. Interested parties may submit comments on agreements to the Secretary, Federal Maritime Commission, Washington, DC 20573, within ten days of the date this notice appears in the **Federal Register**. Copies of agreements are available through the Commission's Office of Agreements (202-523-5793 or [tradeanalysis@fmc.gov](mailto:tradeanalysis@fmc.gov)).

*Agreement No.:* 011223-040.

*Title:* Transpacific Stabilization Agreement.

*Parties:* APL Co. PTE Ltd.; American President Lines, Ltd.; CMA-CGM S.A.; COSCO Container Lines Co., Ltd.; Evergreen Line Joint Service Agreement; Hanjin Shipping Co., Ltd.; Hapag-Lloyd AG; Hyundai Merchant Marine Co., Ltd.; Kawasaki Kisen Kaisha, Ltd.; Mediterranean Shipping Company S.A.; Mitsui O.S.K. Lines, Ltd.; Nippon Yusen Kaisha; Orient Overseas Container Line Limited; and Yangming Marine Transport Corp.

*Filing Party:* David F. Smith, Esq.; Sher & Blackwell LLP; 1850 M Street, NW.; Suite 900; Washington, DC 20036.

*Synopsis:* The amendment would expand the geographic scope of the agreement to include the Indian Subcontinent.

Dated: June 4, 2007.

By order of the Federal Maritime Commission.

**Bryant L. VanBrakle,**

*Secretary.*

[FR Doc. E7-11059 Filed 6-6-07; 8:45 am]

**BILLING CODE 6730-01-P**

## FEDERAL RESERVE SYSTEM

### Change in Bank Control Notices; Acquisition of Shares of Bank or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. The notices also will be available for inspection at the office of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank

indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than June 22, 2007.

**A. Federal Reserve Bank of Atlanta**  
(David Tatum, Vice President) 1000 Peachtree Street, NE., Atlanta, Georgia 30309:

1. *Heys Edward McMath, III*, Savannah, Georgia; to retain voting shares of First National Corporation, and thereby indirectly retain voting shares of First National Bank, both of Savannah, Georgia.

**B. Federal Reserve Bank of St. Louis**  
(Glenda Wilson, Community Affairs Officer) 411 Locust Street, St. Louis, Missouri 63166-2034:

1. *Wilson-Gardner Family Control Group*, Jackson, Mississippi, which consists of Fred Gillaspay Wilson, individually and as trustee of the Gardner Trust, Jackson, Mississippi; Rufus K. Gardner, Winona, Mississippi, and Joseph E. Gardner, Austin, Texas, as trustees of the Gardner Trust; Alice King Harrison, Forrest City, Arkansas; John Frederick Wilson, Jackson, Mississippi; Margaret Gardner Wilson, Ridgeland, Mississippi; Margaret Wilson Ethridge, Madison, Mississippi; Ermis King Wilson, Sterlington, Louisiana; Edna Earl Douglas, Memphis, Tennessee; Alison Wilson Page, Sterlington, Louisiana; and Ermis M. Wilson, Sterlington, Louisiana; to retain control of Commerce Bancorp, Inc., and thereby indirectly retain voting shares of Bank of Commerce, both of Greenwood, Mississippi.

Board of Governors of the Federal Reserve System, June 4, 2007.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E7-11009 Filed 6-6-07; 8:45 am]

BILLING CODE 6210-01-S

## 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 Web site 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 3, 2007.

**A. Federal Reserve Bank of Richmond** (A. Linwood Gill, III, Vice President) 701 East Byrd Street, Richmond, Virginia 23261-4528:

1. *Bank of America Corporation*, Charlotte, North Carolina; to acquire 100 percent of the voting shares of ABN AMRO North America Holding Company, Chicago, Illinois, and thereby indirectly acquire voting shares of LaSalle Bank Corporation, Chicago, Illinois; LaSalle Bank Midwest National Association, Troy, Michigan; and LaSalle Bank National Association, Chicago, Illinois.

Board of Governors of the Federal Reserve System, June 1, 2007.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

[FR Doc. E7-10916 Filed 6-6-07; 8:45 am]

BILLING CODE 6210-01-S

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### National Toxicology Program (NTP) Interagency Center for the Evaluation of Alternative Toxicological Methods (NICEATM); Request for Ocular Irritancy Test Data From Human, Rabbit, and In Vitro Studies Using Standardized Testing Methods

**AGENCY:** National Institute of Environmental Health Sciences (NIEHS), National Institutes of Health (NIH).

**ACTION:** Request for submission of relevant data.

**SUMMARY:** The Interagency Coordinating Committee on the Validation of Alternative Methods (ICCVAM) and NICEATM are collaborating with the European Centre for the Validation of Alternative Methods (ECVAM) to evaluate the validation status of *in vitro* test methods for assessing the ocular irritation potential of substances. On behalf of the ICCVAM, NICEATM requests data on substances tested for ocular irritancy in humans, rabbits, and/or *in vitro*. These data will be used to: (1) Review the state-of-the-science in regard to the availability of accurate and reliable *in vitro* test methods for assessing the range of potential ocular irritation activity, including whether ocular damage is reversible or not and (2) expand NICEATM's high-quality ocular toxicity database. *In vitro* test methods for which data are sought include, but are not limited to: (1) The Bovine Corneal Opacity and Permeability (BCOP) test, (2) the Isolated Rabbit Eye (IRE) test, (3) the Isolated Chicken Eye (ICE) test, and (4) the Hen's Egg Test—Chorioallantoic Membrane (HET-CAM).

**DATES:** Data should be received by July 23, 2007. Data received after this date will be considered as feasible.

**ADDRESSES:** Dr. William S. Stokes, NICEATM Director, NIEHS, P.O. Box 12233, MD EC-17, Research Triangle Park, NC 27709, (fax) 919-541-0947, (e-mail) [niceatm@niehs.nih.gov](mailto:niceatm@niehs.nih.gov). *Courier address:* NICEATM, 79 T.W. Alexander Drive, Building 4401, Room 3128, Research Triangle Park, NC 27709. Responses can be submitted electronically at the ICCVAM-NICEATM Web site: [http://iccvam.niehs.nih.gov/contact/FR\\_pubcomment.htm](http://iccvam.niehs.nih.gov/contact/FR_pubcomment.htm) or by e-mail, mail, or fax.

**FOR FURTHER INFORMATION CONTACT:** Other correspondence should be directed to Dr. William S. Stokes (919-541-2384 or [niceatm@niehs.nih.gov](mailto:niceatm@niehs.nih.gov)).

### SUPPLEMENTARY INFORMATION:

#### Background

In October 2003, the U.S. Environmental Protection Agency (EPA) submitted to ICCVAM a nomination with several activities related to reducing, replacing, and refining the use of rabbits in the current *in vivo* eye irritation test method (**Federal Register** Vol. 69, No. 57, pp 13859-13861, March 24, 2004). In response to this nomination, ICCVAM completed an evaluation of the validation status of the BCOP, ICE, IRE, and HET-CAM test methods for identifying severe (irreversible) ocular irritants/corrosives using the United Nations Globally