

been accepted for processing, it will also 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, including whether the acquisition of the nonbanking company can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. Unless otherwise noted, nonbanking activities will be conducted throughout the United States.

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 April 29, 1996.

A. Federal Reserve Bank of New York (Christopher J. McCurdy, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *R&G Financial Corporation*, Hato Rey, Puerto Rico; to become a bank holding company by acquiring 88.07 percent of the voting shares of R-G Premier Bank of Puerto Rico, Hato Rey, Puerto Rico.

B. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Premier Financial Bancorp, Inc.*, Georgetown, Kentucky; to acquire 100 percent of the voting shares of Farmers Deposit Bancorp, Eminence, Kentucky, and thereby indirectly acquire Farmers Deposit Bank of Eminence, Eminence, Kentucky.

C. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *First Frederick Financial Corporation*, Frederick, Maryland; to become a bank holding company by acquiring 100 percent of the voting

shares of First Bank of Frederick, Frederick, Maryland.

Board of Governors of the Federal Reserve System, March 29, 1996.

Jennifer J. Johnson,  
*Deputy Secretary of the Board.*

[FR Doc. 96-8236 Filed 4-3-96; 8:45 am]

BILLING CODE 6210-01-F

### Notice of Proposals to Engage in Permissible Nonbanking Activities or To Acquire Companies That are Engaged in Permissible Nonbanking Activities

The company listed in this notice has 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 that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.25 of Regulation Y (12 CFR 225.25) 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.

The notice is available for inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also 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, including whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices" (12 U.S.C. 1843). Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than April 18, 1996.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice

President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *First Newman Grove Bankshares, Inc.*, Newman Grove, Nebraska; to engage *de novo* through its subsidiary, Meadow Ridge Partners, LLC, Norfolk, Nebraska, in community development activities under § 225.25(b)(6) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, March 29, 1996.

Jennifer J. Johnson,  
*Deputy Secretary of the Board.*

[FR Doc. 96-8237 Filed 4-3-96; 8:45 am]

BILLING CODE 6210-01-F

### FEDERAL TRADE COMMISSION

[File No. 922-3312]

#### Budget Rent A Car Systems, Inc.; Consent Agreement With Analysis To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Consent agreement.

**SUMMARY:** In settlement of alleged violations of federal law prohibiting unfair or deceptive acts or practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would require the Lisle, Illinois-based auto rental company, if it resumes collecting "loss of turnback" fees, to clearly disclose to customers who do not purchase a "loss damage waiver" that they are liable for damage or loss in excess of the actual cost of repairs to damaged vehicles. It will also require Budget to pay \$75,000 in consumer redress. The consent agreement settles allegations that Budget sought to collect "loss of turnback" fees—the amount Budget lost because damaged vehicles could not be resold to the manufacturer at a price higher than retail—from customers who had not purchased "loss damage waivers," without disclosing the customers' purported liability for these charges in advance. Budget also allegedly misrepresented that its rental contracts entitled the company to make these "loss of turnback" collections.

**DATES:** Comments must be received on or before June 3, 1996.

**ADDRESSES:** Comments should be directed to FTC/Office of the Secretary, Room 159, 6th St. and Pa. Ave., N.W., Washington, D.C. 20580.

**FOR FURTHER INFORMATION CONTACT:** Randy Brook, Seattle Regional Office, Federal Trade Commission, 915 Second Avenue, Suite 2806, Seattle, WA 98174. 206-220-6350. Robert Schroeder, Seattle Regional Office, Federal Trade

Commission, 915 Second Avenue, Suite 2806, Seattle, WA 98174. 206-220-6350.

**SUPPLEMENTARY INFORMATION:** Pursuant to Section 6(f) of the Federal Trade Commission Act, 38 Stat. 721, 15 U.S.C. 46 and Section 2.34 of the Commission's Rules of Practice (16 CFR 2.34), notice is hereby given that the following 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 sixty (60) days. Public comment is invited. Such comments or views will be considered by the Commission and will be available for inspection and copying at its principal office in accordance with Section 4.9(b)(6)(ii) of the Commission's Rules of Practice (16 CFR 4.9(b)(6)(ii)).

#### Agreement Containing Consent Order To Cease and Desist

The Federal Trade Commission having initiated an investigation of certain acts and practices of proposed respondent Budget Rent A Car Systems, Inc., a corporation, and it now appearing that proposed respondent is willing to enter into an agreement containing an order to cease and desist from the acts and practices being investigated.

*It is hereby agreed* by and between Budget Rent A Car Systems, Inc., by its duly authorized officer and its attorney, and counsel for the Federal Trade Commission that:

1. Proposed respondent is a Delaware corporation with its principal office and place of business located at 4225 Naperville Road, Lisle, Illinois 60532-3662.

2. Proposed respondent admits all the jurisdictional facts set forth in the draft of complaint.

3. Proposed respondent waives:

- a. Any further procedural steps;
- b. The requirement that the Commission's decision contain a statement of findings of fact and conclusions of law; and
- c. All rights to seek judicial review or otherwise to challenge or contest the validity of the order entered pursuant to this agreement.

4. This agreement shall not become part of the public record of the proceeding unless and until it is accepted by the Commission. If this agreement is accepted by the Commission, it, together with the draft complaint, will be placed on the public record for a period of sixty (60) days and information in respect thereto publicly released. The Commission thereafter may either withdraw its acceptance of

this agreement and so notify the proposed respondent, in which event it will take such action as it may consider appropriate, or issue and serve its complaint (in such form as the circumstances may require) and decision, in disposition of the proceeding.

5. This agreement is for settlement purposes only and does not constitute an admission by proposed respondent of facts, other than jurisdictional facts, or of violations of law as alleged in the draft of complaint.

6. This agreement contemplates that, if it is accepted by the Commission, and if such acceptance is not subsequently withdrawn by the Commission pursuant to the provisions of § 2.34 of the Commission's Rules, the Commission may, without further notice to proposed respondent: (a) issue its complaint corresponding in form and substance with the draft of complaint and its decision containing the following order to cease and desist in disposition of the proceeding; and (b) make information public in respect thereto. When so entered, the order to cease and desist shall have the same force and effect and may be altered, modified or set aside in the same manner and within the same time provided by statute for other orders. The order shall become final upon service. Delivery by the U.S. Postal Service of the complaint and decision containing the agreed-to order to proposed respondent's address as stated in this agreement shall constitute service. Proposed respondent waives any right it may have to any other manner of service. The complaint may be used in construing the terms of the order, and no agreement, understanding, representation, or interpretation not contained in the order or the agreement may be used to vary or contradict the terms of the order.

7. Proposed respondent has read the draft complaint and the following order. Proposed respondent understands that once the order has been issued, it will be required to file one or more compliance reports showing that it has fully complied with the order. Proposed respondent further understands that it may be liable for civil penalties in the amount provided by law for each violation of the order after it becomes final.

#### Order

##### Definitions

For purposes of this order:

A. "Turnback" means any preset price, premium, bonus, or formula that could result in respondent receiving more than the vehicle's fair market

value upon repurchase by the vehicle's original vendor, financier, or their designee.

B. "Fair market value" means the vehicle's price as listed in an industry-wide and generally accepted publication or directory of used car values, or the resale price received in a commercially reasonable sale.

C. "LDW" means any option that respondent offers that limits or eliminates a renter's liability to respondent for loss of or damage to the respondent's vehicle during the pendency of the rental agreement.

D. "Insurance" means the renter's own standard vehicle insurance, and any alternative, supplemental, or secondary coverage the renter possesses that provides coverage for rented vehicles including, but not limited to, the coverage currently furnished by many credit card companies.

I

*It is ordered* that respondent, its successors and assigns, and its officers, agents, representatives, and employees, directly or through any partnership, corporation, subsidiary, division, or other device, in connection with the promoting, offering for rental, or rental of any vehicle, in or for any rental location where it seeks loss of turnback or turnback value in any form for vehicles rented in that location, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, does forthwith cease and desist from:

A. Failing to disclose, clearly and prominently, in connection with any representation relating to the renter's liability for loss of or damage to a rental vehicle, including any representation about LDW, that in the event of loss of or damage to a vehicle for which LDW was declined, respondent may charge the renter between \$x and \$y [specify range of dollar amounts Budget may seek] more than the cost of repairs or the fair market value of the vehicle, that many insurance companies will not pay this charge, and that the renter will have to pay it. This paragraph applies specifically to, but is not limited to, Budget's rental contracts and to any representation relating to the price or terms of LDW made through respondent's inputs in the "company-specific location" part of third-party, computerized reservation systems, such as "Apollo," "PARS," "Sabre," or "System One."

Provided, however, that if respondent uses a "short-form" rental contract or other document or electronic form of agreement that makes it impractical to place the required disclosure within the

document or form, respondent shall devise other means to ensure that each renter receives the substance of the disclosure before entering into the rental agreement. The other means could include, but are not limited to, a separate disclosure document to be signed or initialed by the renter.

B. Failing to post at each Budget rental location a sign or placard clearly and prominently containing the following language:

If you decline LDW and the rental car is damaged or stolen, we may charge you between \$x and \$y [specify range of dollar amounts Budget may seek] more than the cost of repairs or the fair market value of the vehicle. Many insurance companies will not pay this. If yours doesn't, you will have to pay it.

The sign or placard shall be of a size, and posted in a manner, reasonably calculated to elicit prospective renters' attention.

C. Failing to disclose, in a clear and prominent manner in any communication seeking payment of any charge for loss of or damage to a rental vehicle, any part of the charge that is attributable to loss of turnback including, but not limited to, instances where the vehicle is totaled or stolen and respondent is seeking compensation based in whole or part on any turnback amount. This disclosure shall include an explanation of what loss is turnback means and how it was calculated.

## II

*It is further ordered* that respondent, its successors and assigns, and its officers, agents, representatives, and employees, directly or through any partnership, corporation, subsidiary, division, or other device, in connection with the promoting, offering for rental, or rental of any vehicle, in or for any rental location where it seeks loss of turnback or turnback value in any form for vehicles rented in that location, in or affecting commerce, as "commerce" is defined in the Federal Trade Commission Act, does forthwith cease and desist from misrepresenting, in any manner, directly or by implication:

- (1) the obligation of the renter to make any payment as the result of the loss of or damage to a rental vehicle; and
- (2) the value of a vehicle that has been lost or damaged.

## III

*It is further ordered* that no provision of this order is intended to preempt any state law, regulation, or administrative interpretation that may limit or prevent respondent from collecting loss of turnback from a renter.

## IV

*It is further ordered* that respondent shall pay into an inter-bearing escrow account designated by the Commission, under the control of the Commission's designated agent, the sum of \$75,000 on or before five days from the date of service of this order. This shall fully satisfy all monetary claims asserted by the Commission in the complaint filed herein against this respondent and shall be used to provide redress to consumers who made a payment to respondent and to pay any attendant expenses of administration. If the Commission determines, in its sole discretion, that redress to consumers is wholly or partially impracticable, any funds not so used shall be deposited into the United States Treasury. No portion of respondent's payment shall be deemed a payment of any fine, penalty, or punitive assessment. Respondent shall be notified as to how funds are disbursed but shall have no right to contest the manner of distribution chosen by the Commission.

## V

*It is further ordered* that respondent shall, for three years from the date of service upon it of this order, distribute, or cause to be distributed, a copy of this order to all present and future division, regional, branch, and subrogation managers who have management responsibilities relating to the collection of collision or theft damages from renters.

## VI

*It is further ordered* that respondent shall, for three years from the date of service of this order, maintain and upon request make available to the Federal Trade Commission for inspection and copying all documents relating to compliance with this order.

## VII

*It is further ordered* that respondent shall, for 10 years from the date of service of this order, notify the FTC in writing at least 30 days prior to the effective date of any proposed change in its corporate structure, such as dissolution, assignment, or sale resulting in the emergence of successor corporations, the creation or dissolution of subsidiaries, or any other changes in the corporation that may affect compliance obligations arising out of this order.

## VIII

*It is further ordered* that respondent shall, within 60 days from the date of service of this order, file with the Commission a report, in writing, setting

forth in detail the manner and form in which it has complied with this order.

## IX

*It is further ordered* that this order will terminate twenty years from the date of its issuance, or twenty years from the most recent date that the United States or the Federal Trade Commission files a complaint (with or without an accompanying consent decree) in federal court alleging any violation of the order, whichever comes later; provided, however, that the filing of such a complaint will not affect the duration of:

A. Any paragraph in this order that terminates in less than twenty years; and

B. This order if the complaint is filed after the order has terminated pursuant to this paragraph.

Provided further, that if the complaint is dismissed or a federal court rules that the respondent did not violate any provision of the order, and the dismissal or ruling is either not appealed or upheld on appeal, then the order will terminate according to this paragraph as though the complaint was never filed, except that the order will not terminate between the date the complaint is filed and the later of the deadline for appealing the dismissal or ruling and the date the dismissal or ruling is upheld on appeal.

## Analysis of Proposed Consent Order To Aid Public Comment

The Federal Trade Commission has accepted an agreement to a proposed consent order from Budget Rent A Car Corporation ("Budget").

The proposed consent order has been placed on the public record for sixty (60) days for reception of comments by interested persons. Comments received during this period will become part of the public record. After sixty (60) days, the Commission will again review the agreement and the comments received and will decide whether it should withdraw from the agreement or make final the agreement's proposed order.

This matter concerns claims for loss or damages that Budget makes against renters who declined to pay extra for loss damage waiver (LDW) when they rented a vehicle. LDW is also called collision damage waiver (CDW).

The Commission's complaint charges Budget with unfair and deceptive practices in connection with making loss or damage claims. According to the complaint, Budget failed to disclose to the renters that if there was more than superficial damage to the rented vehicle, Budget might assess charges (called "loss of turnback") as much as several

thousand dollars more than the actual cost of repairs; that if the car was lost or stolen, Budget might seek reimbursement for an amount greater than the vehicle's fair market value; that the renter's own insurance company would likely not cover the added charge or above market value premium; and that the renter would have to pay the excess charge.

The complaint also alleges that Budget deceived consumers when it tried to collect for loss of turnback by misrepresenting that its rental contracts entitled it to make that collection.

The consent order contains provisions designed to remedy the violations charged and to prevent Budget from engaging in similar deceptive and unfair acts and practices in the future.

Part I of the order requires that Budget make clear disclosures to potential renters about liability for damage or loss in excess of the actual cost of repairs or fair market value. The disclosures must appear in promotional materials, on signs in Budget rental locations, and in any communications seeking these excess charges. The disclosure requirements only apply to Budget locations where Budget seeks these excess charges.

Part II of the order prohibits misrepresentations about the obligation of a renter to make any payment as a result of the loss of or damage to a rental vehicle or about its value after damage or loss.

Part III of the order makes clear that the order does not preempt any more restrictive provision of state or local law regarding collecting excess charges.

Part IV of the order requires Budget to pay \$75,000 in consumer redress.

Part of the order requires Budget to distribute copies of the order to relevant officers and employees, and Part VI imposes various record keeping requirements.

Part VII of the order requires Budget to notify the Commission of any changes in corporate structure that might affect compliance with the order. Part VIII requires that Budget file with the Commission a compliance report detailing the manner in which it complied with the order.

Part IX of the order terminates the order twenty years from the date of its issuance, or twenty years from the date a complaint is filed in federal court alleging any violation of the order, whichever comes later.

The purpose of this analysis is to facilitate public comment on the proposed order. It is not intended to constitute an official interpretation of

the agreement and proposed order, or to modify any of their terms.

Donald S. Clark,  
Secretary.

[FR Doc. 96-8331 Filed 4-3-96; 8:45 am]

BILLING CODE 6750-01-M

## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Health Care Financing Administration

#### Agency Information Collection Activities: Proposed Collection; Comment Request

**AGENCY:** Health Care Financing Administration, HHS.

In compliance with the Paperwork Reduction Act (44 U.S.C. 3501 et seq.) this notice is publishing the following summaries of proposed collections for public comment. The title, description, and respondent description of the information collection are shown below with an estimate of the annual reporting and recordkeeping burden. Included in the estimate is the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Interested persons are invited to send comments regarding this burden estimate or any other aspect of this collection of information, including any of the following subjects: (1) The necessity and utility of the proposed information collection for the proper performance of the agency's functions; (2) the accuracy of the estimated burden; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) the use of automated collection techniques or other forms of information technology to minimize the information collection burden.

##### 1. Type of Information Collection

**Request:** Revision of a Currently Approved Collection; **Title of Information Collection:** End Stage Renal Disease (ESRD) Medical Information System Survey; **Form No.:** HCFA-2744; **Use:** This form is completed annually by Medicare approved providers of dialysis and transport services. The HCFA-2744 is designed to collect information concerning treatment trends, utilization of services and patterns of practice in treating ESRD patients; **Frequency:** Annually; **Affected Public:** Business or other for profit, Not for profit institutions; **Number of Respondents:** 3,200; **Total Annual Responses:** 3,200; **Total Annual Hours Requested:** 25,600.

**2. Type of Information Collection**  
**Request:** Extension of a Currently

Approved Collection; **Title of Information Collection:** End Stage Renal Disease (ESRD) Death Notification; **Form No.:** HCFA-2746; **Use:** This form is completed by all Medicare approved ESRD facilities upon the death of an ESRD patient. It's primary purpose is to collect fact and cause of death; **Frequency:** On Occasion; **Affected Public:** Business or other for profit, Not for profit institutions; **Number of Respondents:** 2,900; **Total Annual Responses:** 40,600; **Total Annual Hours Requested:** 6,902.

**3. Type of Information Collection**  
**Request:** Revision of a currently approved collection; **Title of Information Collection:** Hospital Conditions of Participation—42 CFR Part 482; **Form No.:** HCFA-R-48; **Use:** Hospitals seeking to participate in the Medicare and Medicaid programs must meet the Conditions of Participation. These information collection requirements in this package are needed to implement the Medicare and Medicaid conditions of participation for hospitals. **Frequency:** Annually; **Affected Public:** Business or other for-profit, Not-for-profit institutions, Federal Government, and State, Local or Tribal Government; **Number of Respondents:** 6,700; **Total Annual Responses:** 6,700; **Total Annual Hours Requested:** 53,515.

To request copies of the proposed paperwork collection referenced above, call the Reports Clearance Office on (410) 786-1326. Written comments and recommendations for the proposed information collections should be sent within 60 days of this notice directly to the HCFA Paperwork Clearance Officer designated at the following address: HCFA, Office of Financial and Human Resources, Management Planning and Analysis Staff, Attention: Zaneta Davis, 7500 Security Boulevard, Room C2-26-17, Baltimore, Maryland 21244-1850.

Dated: March 29, 1996.

Kathleen B. Larson,

Director, Management Planning and Analysis Staff, Office of Financial and Human Resources.

[FR Doc. 96-8260 Filed 4-3-96; 8:45 am]

BILLING CODE 4120-03-P

### Substance Abuse and Mental Health Services Administration

#### Current List of Laboratories Which Meet Minimum Standards To Engage in Urine Drug Testing for Federal Agencies, and Laboratories That Have Withdrawn From the Program

**AGENCY:** Substance Abuse and Mental Health Services Administration, HHS