

approval of this information collection; they also will become a matter of public record.

Dated: December 14, 2012.

**Gwellnar Banks,**

*Management Analyst, Office of the Chief Information Officer.*

[FR Doc. 2012-30644 Filed 12-19-12; 8:45 am]

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**DEPARTMENT OF COMMERCE**

**National Oceanic and Atmospheric Administration**

**RIN 0648-XC406**

**Gulf of Mexico Fishery Management Council; Public Meeting**

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Council to convene public meeting.

**SUMMARY:** The Gulf of Mexico Fishery Management Council will convene a meeting of the Reef Fish Committee meeting.

**DATES:** The meeting will convene at 1:30 p.m. on Monday, January 7 and conclude by 5 p.m. on Tuesday, January 8, 2013.

**ADDRESSES:** The meeting will be held at the Hilton Tampa Airport Westshore Hotel located at 2225 North Lois Avenue, Tampa, FL 33607, 813-877-6688.

*Council address:* Gulf of Mexico Fishery Management Council, 2203 N. Lois Avenue, Suite 1100, Tampa, Florida 33607.

**FOR FURTHER INFORMATION CONTACT:** Mr. Steven Atran, Population Dynamics Statistician and Dr. Carrie Simmons, Deputy Executive Director; Gulf of Mexico Fishery Management Council; telephone: 813-348-1630.

**SUPPLEMENTARY INFORMATION:** The Reef Fish Committee will review several items related to management of red snapper. The Committee will review an analysis by the Scientific and Statistical Committee (SSC) of an estimated 1.6 million pound overharvest of red snapper in 2012, and its recommendation for an 8.46 million pound acceptable biological catch in 2013. This is an increase of 0.38 million pounds over the 2012 ABC. The Committee will also review an analysis on season length of a possible reduction in the recreational red snapper bag limit from 2 to 1 fish per person per day. Based on these analyses, the Committee will review a draft framework action to

adjust the red snapper commercial and recreational quotas and the recreational bag limit, and will recommend preferred alternatives for consideration by the full Council. The Committee will also discuss the red snapper allocations, a 5-year review of the red snapper individual fishing quota (IFQ) program, and a scoping document on red snapper regional management issues. The agenda also includes an item for an open discussion of red snapper management issues. The recommendations of the Committee will be presented to the full Council at its February 5-8, 2013 meeting in Mobile, Alabama.

Copies of the agenda and other related materials can be obtained by calling 813-348-1630 or can be downloaded from the Council's ftp site, <ftp.gulfcouncil.org>.

Although other non-emergency issues not on the agenda may come before the Committee for discussion, in accordance with the Magnuson-Stevens Fishery Conservation and Management Act, those issues may not be the subject of formal action during this meeting. Actions of the Committee will be restricted to those issues specifically identified in the agenda and any issues arising after publication of this notice that require emergency action under section 305(c) of the Magnuson-Stevens Fishery Conservation and Management Act, provided the public has been notified of the Council's intent to take action to address the emergency.

These meetings are physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to Kathy Pereira at the Council (see **ADDRESSES**) at least five working days prior to the meeting.

Dated: December 17, 2012.

**Tracey L. Thompson,**

*Acting Deputy Director, Office of Sustainable Fisheries, National Marine Fisheries Service.*

[FR Doc. 2012-30664 Filed 12-19-12; 8:45 am]

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**DEPARTMENT OF COMMERCE**

**National Telecommunications and Information Administration**

**Multistakeholder Meetings To Develop Consumer Data Privacy Code of Conduct Concerning Mobile Application Transparency**

**AGENCY:** National Telecommunications and Information Administration, U.S. Department of Commerce.

**ACTION:** Notice of open meetings.

**SUMMARY:** The National Telecommunications and Information Administration (NTIA) will convene meetings of a privacy multistakeholder process concerning mobile application transparency.

**DATES:** The meetings will be held on January 17, 2013; January 31, 2013; February 21, 2013; March 14, 2013; and April 4, 2013 from 1:00 p.m. to 5:00 p.m., Eastern Time. See **SUPPLEMENTARY INFORMATION** for details.

**ADDRESSES:** The meetings will be held in the Boardroom at the American Institute of Architects, 1735 New York Avenue NW., Washington, DC 20006.

**FOR FURTHER INFORMATION CONTACT:** John Verdi, National Telecommunications and Information Administration, U.S. Department of Commerce, 1401 Constitution Avenue NW., Room 4725, Washington, DC 20230; telephone (202) 482-8238; email [jverdi@ntia.doc.gov](mailto:jverdi@ntia.doc.gov). Please direct media inquiries to NTIA's Office of Public Affairs, (202) 482-7002.

**SUPPLEMENTARY INFORMATION:**

*Background:* On February 23, 2012, the White House released *Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy* (the "Privacy Blueprint").<sup>1</sup> The Privacy Blueprint directs NTIA to convene multistakeholder processes to develop legally enforceable codes of conduct that specify how the Consumer Privacy Bill of Rights applies in specific business contexts.<sup>2</sup> On June 15, 2012, NTIA announced that the goal of the first multistakeholder process is to develop a code of conduct to provide transparency in how companies providing applications and interactive services for mobile devices handle personal data.<sup>3</sup> On July 12, 2012, NTIA convened the first meeting of the first privacy multistakeholder process, followed by additional meetings through the end of 2012.

*Matters to Be Considered:* The January 17, 2013; January 31, 2013; February 21, 2013; March 14, 2013; and April 4, 2013, meetings are part of a series of NTIA-convened multistakeholder discussions concerning mobile application transparency. Stakeholders will engage in an open, transparent, consensus-driven process to develop a code of conduct regarding mobile

<sup>1</sup> The Privacy Blueprint is available at <http://www.whitehouse.gov/sites/default/files/privacy-final.pdf>.

<sup>2</sup> *Id.*

<sup>3</sup> NTIA, *First Privacy Multistakeholder Meeting: July 12, 2012*, <http://www.ntia.doc.gov/other-publication/2012/first-privacy-multistakeholder-meeting-july-12-2012>.

application transparency. The January 17, 2013; January 31, 2013; February 21, 2013; March 14, 2013; and April 4, 2013, meetings will build on stakeholders' previous work. More information about stakeholders' work is available at: <http://www.ntia.doc.gov/other-publication/2012/privacy-multistakeholder-process-mobile-application-transparency>.

*Time and Date:* NTIA will convene meetings of the privacy multistakeholder process on January 17, 2013; January 31, 2013; February 21, 2013; March 14, 2013; and April 4, 2013, from 1:00 p.m. to 5:00 p.m., Eastern Time. The meeting times are subject to change. Please refer to NTIA's Web site, <http://www.ntia.doc.gov/other-publication/2012/privacy-multistakeholder-process-mobile-application-transparency>, for the most current information.

*Place:* The meetings will be held in the Boardroom at the American Institute of Architects, 1735 New York Avenue NW., Washington, DC 20006. The location of the meetings is subject to change. Please refer to NTIA's Web site, <http://www.ntia.doc.gov/other-publication/2012/privacy-multistakeholder-process-mobile-application-transparency>, for the most current information.

*Other Information:* The meetings are open to the public and the press. The meetings are physically accessible to people with disabilities. Requests for sign language interpretation or other auxiliary aids should be directed to John Verdi at (202) 482-8238 or [jverdi@ntia.doc.gov](mailto:jverdi@ntia.doc.gov) at least seven (7) business days prior to each meeting. The meetings will also be webcast. Requests for real-time captioning of the webcast or other auxiliary aids should be directed to John Verdi at (202) 482-8238 or [jverdi@ntia.doc.gov](mailto:jverdi@ntia.doc.gov) at least seven (7) business days prior to each meeting. There will be an opportunity for stakeholders viewing the webcast to participate remotely in the meetings through a moderated conference bridge, including polling functionality. Access details for the meetings are subject to change. Please refer to NTIA's Web site, <http://www.ntia.doc.gov/other-publication/2012/privacy-multistakeholder-process-mobile-application-transparency>, for the most current information.

Dated: December 17, 2012.

**Kathy Smith,**  
Chief Counsel, National Telecommunications and Information Administration.

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## BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2012-0048]

### Request for Information Regarding Credit Card Market

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for information.

**SUMMARY:** Section 502(a) of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act or Act) requires the Bureau of Consumer Financial Protection (Bureau) to conduct a review (Review) of the consumer credit card market, within the limits of its existing resources available for reporting purposes. In connection with conducting that Review, and in accordance with Section 502(b) of the CARD Act, the Bureau is soliciting information from the public about a number of aspects of the consumer credit card market, which are described further below.

**DATES:** Comments must be submitted on or before February 19, 2013 to be assured of consideration.

**ADDRESSES:** You may submit responsive information and other comments, identified by Docket No. CFPB-2012-0048, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail/Hand Delivery/Courier:* Monica Jackson, Office of the Executive Secretary, Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

*Instructions:* The Bureau encourages the early submission of information and other comments. All submissions must include the agency name and docket number. In general, all submissions received will be posted without change to <http://www.regulations.gov>. In addition, submissions will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552, on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect the documents by telephoning (202) 435-7275.

All submissions, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. Sensitive personal information, such as account numbers or social security numbers, should not be included. Submissions will not be edited to remove any identifying or contact information.

**FOR FURTHER INFORMATION CONTACT:** Wei Zhang, Division of Research, Markets and Regulations, Consumer Financial Protection Bureau, at (202) 435-7700, or [wei.zhang@cfpb.gov](mailto:wei.zhang@cfpb.gov).

**Authority:** 15 U.S.C. 1616(a), (b).

**SUPPLEMENTARY INFORMATION:** Section 502(a) of the CARD Act<sup>1</sup> requires the Bureau to conduct a review of the consumer credit card market. To inform that review, Section 502(b)<sup>2</sup> instructs the Bureau to seek public comment. Accordingly, the Bureau hereby invites members of the public, including consumers, credit card issuers, industry analysts, consumer advocates, and other interested persons to submit information and other comments relevant to the issued expressly identified in Section 2 below, as well as any information they believe is relevant to assessing the impact of the CARD Act on the consumer credit card market.

#### 1. Background: The CARD Act

The CARD Act was signed into law in May 2009.<sup>3</sup> Passage of the Act was expressly intended to "establish fair and transparent practices related to the extension of credit" in the credit card market.<sup>4</sup> To achieve these agreed-upon purposes, the Act changed the requirements applicable to credit card pricing in a number of significant respects. Prior to the CARD Act, the applicable provisions of the Truth in Lending Act (TILA) and its implementing regulation (Regulation Z) focused principally on how companies needed to disclose product pricing terms to consumers, and otherwise placed few substantive limits on industry practice.<sup>5</sup> After the CARD Act, however, TILA and Regulation Z also imposed direct limits on a number of pricing practices that Congress deemed unfair or unclear to consumers. The following is a high-level summary of CARD Act changes. Further information about the CARD Act is available on the Bureau's Web site at [www.consumerfinance.gov/credit-cards](http://www.consumerfinance.gov/credit-cards).

##### (a) Interest Rate Increases

The Act limits the circumstances under which credit card issuers can increase interest rates on existing and new balances. For new balances, the

<sup>1</sup> See 15 U.S.C. 1616(a).

<sup>2</sup> See 15 U.S.C. 1616(b).

<sup>3</sup> The CARD Act's provisions took effect in three stages: August 2009, February 2010, and October 2011.

<sup>4</sup> Text of H.R. 627 (111th), available at [www.govtrack.us/congress/bills/111/hr627/text](http://www.govtrack.us/congress/bills/111/hr627/text).

<sup>5</sup> The Federal Reserve Board promulgated several substantive rules shortly before passage of the CARD Act, but they had not taken effect before the Act was signed into law.