

after the consumer has exceeded some threshold level of charges or minutes. Finally, the Commission sought comment on the level of cost detail typically included in usage alert messages.

In June 2009, the EU adopted regulations governing the transparency of retail roaming charges incurred by European wireless customers for voice calls, text messaging, and data services when traveling to other EU markets. Certain of these provisions, commonly referred to as the “bill shock” provisions, are designed to ensure that a consumer is fully aware of the roaming charges he or she is incurring so that the consumer does not receive a higher than expected bill for these services. A number of EU mobile service providers had already implemented procedures to combat the problem of “bill shock” prior to the adoption of the June 2009 regulations. Under the new EU regulations, when a wireless consumer places a voice call or text message in an EU market other than the consumer’s home market, the consumer’s home market provider must send to the consumer, free of charge, a text message detailing roaming prices for sending and receiving voice calls and text messages. The consumer may elect not to receive this automatic notification service, but the service must be provided again, free of charge, upon request by the consumer. The new EU regulations also require that wireless providers notify a consumer using a data roaming service when the consumer has reached 80 percent of an agreed upon limit (either a default limit or a customer-designated limit). When a consumer exceeds the established monetary or volume roaming limit, the provider must send another notification explaining the applicable costs and procedures if the consumer wishes to continue using the data roaming service. At that point, the provider must cease providing the service pending further instruction from the consumer.

In this document, the Commission seeks to gather information on the feasibility of instituting usage alerts and cut-off mechanisms similar to those required under the EU regulations that would provide wireless voice, text, and data consumers in the United States a way to monitor, on a real-time basis, their usage of a wireless communications service, as well as the various charges they may incur in connection with such usage (e.g., roaming services, voice service “minute plans,” text message plans). Specifically, the Commission seeks comment on whether technological or other differences exist that would prevent wireless providers in this country from

employing similar usage controls as those now required by the EU.

The Commission also seeks comment on the extent to which consumers currently have the means at their disposal to monitor their wireless usage and are fully aware of the consequences of exceeding their predetermined allocations of voice minutes, text message limits, or data usage. To what extent are U.S. providers already offering such features, and at what cost to the consumer and/or to the provider? Do certain usage controls lend themselves more to one type of service (such as voice) than to another (such as data)? To what extent is such information currently accessible via wireless devices by people with disabilities, and in particular by people who are blind or low vision who need on-screen text and other visual indicators to be accompanied by audio output? Would a requirement for certain types of usage controls prevent or help consumers with hearing, visual, cognitive or other disabilities in receiving the information they need to effectively monitor their usage? The Commission seeks comment on these and other issues relevant to whether it should adopt usage control measures that will help consumers to avoid receiving higher than expected bills for their wireless communications services.

All comments should refer to CG Docket No. 09–158. Further, the Commission strongly encourages parties to develop responses that adhere to the organization and structure of the questions in the Public Notice DA 10–803.

**Colleen Heitkamp,**

*Division Chief, Consumer and Governmental Affairs Bureau, Federal Communications Commission.*

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**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 applications 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 June 12, 2010.

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

1. *Cordia Bancorp Inc., Washington, DC*; to become a bank holding company through the acquisition of up to 52.3 percent of the voting shares of Bank of Virginia, Midlothian, Virginia.

Board of Governors of the Federal Reserve System, May 14, 2010.

**Robert deV. Frierson,**

*Deputy Secretary of the Board.*

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**FEDERAL MARITIME COMMISSION**

**Ocean Transportation Intermediary License Applicants**

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission an application for a license as a Non-Vessel-Operating Common Carrier (NVO) and/or Ocean Freight Forwarder (OFF)—Ocean Transportation Intermediary (OTI) pursuant to section 19 of the Shipping Act of 1984 as amended (46 U.S.C. Chapter 409 and 46 CFR part 515). Notice is also hereby given of the filing of applications to amend an existing OTI license or the Qualifying Individual (QI) for a license.

Interested persons may contact the Office of Transportation Intermediaries, Federal Maritime Commission, Washington, DC 20573.

Allround Logistics Inc. (OFF & NVO), 1809 Fashion Court, Suite 101, Joppa,