

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/.

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 8, 2010.

A. Federal Reserve Bank of Kansas City (Dennis Denney, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198-0001:

1. *PBS Bancshares, Inc.*, Seneca, Missouri; to become a bank holding company by acquiring 87.31 percent of the voting shares of People's Bank of Seneca, Seneca, Missouri.

B. Federal Reserve Bank of San Francisco (Kenneth Binning, Vice President, Applications and Enforcement) 101 Market Street, San Francisco, California 94105-1579:

1. *One Main Street, LLC, and One Main Street Management, LLC*, both of New York, New York; to become bank holding companies by acquiring 100 percent of the voting shares of Liberty Bank, Inc., Salt Lake City, Utah.

Board of Governors of the Federal Reserve System, March 9, 2010.

Robert deV. Frierson,

Deputy Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Consumer Advisory Council; Notice of Meeting of the Consumer Advisory Council

The Consumer Advisory Council will meet on Thursday, March 25, 2010. The meeting, which will be open to public observation, will take place at the Federal Reserve Board's offices in Washington, DC, in Dining Room E on the Terrace Level of the Martin Building. For security purposes, anyone planning to attend the meeting should register no later than Tuesday, March 23, by completing the form found online

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

Attendees must present photo identification to enter the building and should allow sufficient time for security processing.

The meeting will begin at 9 a.m. and is expected to conclude at 12:30 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:

- Proposed rules to implement the Credit Card Accountability Responsibility and Disclosure Act of 2009.

Members will discuss proposed amendments to Regulation Z requiring that credit card penalty fees be reasonable and proportional and that credit card issuers reevaluate rate increases at least once every six months.

- Foreclosure issues.

Members will discuss loss-mitigation efforts, including the Administration's Making Home Affordable program, neighborhood stabilization initiatives and challenges, and other issues related to foreclosures.

- Short-term and small-dollar loan products.

Members will discuss short-term and small-dollar loan products offered by financial institutions, including tax refund anticipation loans and salary advance products, and consumer protection issues related to such products.

Reports by committees and 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 Jennifer Kerslake, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, DC 20551. Information about this meeting may be obtained from Ms. Kerslake at 202-452-6470.

Board of Governors of the Federal Reserve System, March 9, 2010.

Jennifer J. Johnson,

Secretary of the Board.

[FR Doc. 2010-5387 Filed 3-11-10; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Request for Comments on Proposed NIH, AHRQ and CDC Process Change for Electronic Submission of Grant Applications

AGENCY: Department of Health and Human Services.

ACTION: Process change.

SUMMARY: The National Institutes of Health (NIH), the Agency for Healthcare Research and Quality (AHRQ), and the Center of Disease Control (CDC) seek comments from the public on the impact of eliminating the correction window from the electronic grant application submission process on our applicant organizations and the timing of such a change.

DATES: To assure consideration, comments must be received by April 19, 2010.

ADDRESSES: Individuals and organizations interested in submitting comments may submit them electronically via http://grants.nih.gov/cfdocs/era_process_changes_rfi/add.htm. Although submission via the web is the preferred method of submission as it expedites analysis of comments, e-mails will also be accepted at oer@od.nih.gov.

FOR FURTHER INFORMATION CONTACT: Megan Columbus, NIH Program Manager for Electronic Receipt of Grant Applications, 6705 Rockledge Dr, Suite 5040, Bethesda, MD 20892, e-mail columbum@od.nih.gov concerning programmatic questions.

SUPPLEMENTARY INFORMATION: In December 2005, when NIH began its transition from paper grant application submission to electronic submission using a new application form and the Federal portal, Grants.gov, the agency built into the process a temporary error correction window to ensure a smooth and successful transition for applicants. This window provides applicants a period of time beyond the grant application due date to correct any error or warning notices of noncompliance with application instructions that are identified by NIH's eRA systems. (The standard NIH error correction window is 2 days, but it has been temporarily extended to 5 days to facilitate the transition for applicants to newly restructured, shorter applications.) The NIH is considering the elimination of the error correction window within the year.

Eliminating the error correction window will allow NIH to enforce a fair and consistent submission deadline for