

Governors not later than December 15, 2011.

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

1. *Community Bancshares Employee Stock Ownership Plan, Neosho*, Missouri; to acquire up to 60 percent of the voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Community Bank & Trust, both in Neosho, Missouri.

Board of Governors of the Federal Reserve System, November 15, 2011.

Robert deV. Frierson,

Deputy Secretary of the Board.

[FR Doc. 2011-29818 Filed 11-17-11; 8:45 am]

BILLING CODE 6210-01-P

M-8102B, Washington, DC 20580, (202) 326-3147.

SUPPLEMENTARY INFORMATION:

Title: Negative Option Rule, 16 CFR Part 425.

OMB Control Number: 3084-0104.

Type of Review: Extension of currently approved collection.

Abstract: The Negative Option Rule governs the operation of prenotification

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FEDERAL TRADE COMMISSION

Agency Information Collection Activities; Submission for OMB Review; Comment Request

AGENCY: Federal Trade Commission (“FTC” or “Commission”).

ACTION: Notice.

SUMMARY: The FTC intends to ask the Office of Management and Budget (“OMB”) to extend through November 30, 2014, the current Paperwork Reduction Act (“PRA”) clearance for the information collection requirements in Use of Prenotification Negative Option Plans (“Negative Option Rule” or “Rule”). That clearance expires on November 30, 2011.

DATES: Comments must be submitted by December 19, 2011.

ADDRESSES: Interested parties may file a comment online or on paper, by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Write “Negative Option Rule: FTC File No. P064202” on your comment, and file your comment online at <https://ftcpublish.commentworks.com/ftc/NegOptionPRA2> by following the instructions on the Web-based form. If you prefer to file your comment on paper, mail or deliver your comment to the following address: Federal Trade Commission, Office of the Secretary, Room H-113 (Annex J), 600 Pennsylvania Avenue NW., Washington, DC 20580.

FOR FURTHER INFORMATION CONTACT: Requests for additional information should be addressed to Edwin Rodriguez, Attorney, Division of Enforcement, Bureau of Consumer Protection, Federal Trade Commission, 600 Pennsylvania Avenue NW.,

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¹ The calculations underlying this estimate were detailed in the August 4, 2011, related **Federal Register** Notice. See 76 FR at 47187. An error in the recap, however, showed the total as \$171,825; the ensuing calculations in that notice, however, correctly showed the total as \$167,125.

² Because the Rule has been in effect since 1974, the vast majority of the negative option clubs have no current start-up costs. For the few new clubs that enter the market each year, the costs associated with the Rule’s disclosure requirements, beyond the additional labor costs discussed above, are minimal. Negative option clubs already have access to the ordinary office equipment necessary to achieve compliance with the Rule. Similarly, the Rule

imposes few, if any, printing and distribution costs. The required disclosures generally constitute only a small addition to the advertising for negative option plans. Because printing and distribution expenditures are incurred to market the product regardless of the Rule, adding the required disclosures results in marginal incremental expense.

³ In particular, the written request for confidential treatment that accompanies the comment must include the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. See FTC Rule 4.9(c), 16 CFR 4.9(c).

