

12 CFR Part 226

[Reg. Z; Doc. No. R-0501]

Truth in Lending; Credit Cards; Issuance and Liability; Extension of Comment Period**AGENCY:** Board of Governors of the Federal Reserve System.**ACTION:** Proposed rulemaking; extension of comment period.

SUMMARY: By notice published on January 18, 1984 (49 FR 2210), the Board of Governors requested comment on a proposed amendment to revised Regulation Z (Truth in Lending). The amendment to Regulation Z would make clear that the restriction on unsolicited issuance of credit cards in § 226.12(a) and the provision in § 226.12(b) limiting a cardholder's liability for unauthorized use of a credit card to a maximum of \$50 apply to credit cards issued for use in transactions that are exempt from other sections of the regulation. Comment was requested on the proposal by February 24, 1984, to provide interested parties with additional time in which to present their views.

EFFECTIVE DATE: The comment period has been extended through March 30, 1984.

FOR FURTHER INFORMATION CONTACT: Lynn C. Goldfaden or Richard S. Garabedian, Staff Attorneys, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, (202) 452-3667.

By order of the Board of Governors, acting through its Secretary under delegated authority, February 17, 1984.

William W. Wiles,
Secretary of the Board.

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DEPARTMENT OF DEFENSE

Department of the Navy

32 CFR Part 701

Availability of Department of Navy Records and Publications of the Department of the Navy Documents Affecting the Public**AGENCY:** Department of the Navy, DOD.**ACTION:** Proposed rule.

SUMMARY: The Department of the Navy proposed to delete the specific exemption from certain provisions of the Privacy Act for a system of records and to establish a general exemption for the system.

This is being done to properly protect fraud, waste and abuse investigative records.

DATES: Comments must be received on or before March 28, 1984.

ADDRESS: Send any comments to Mrs. Gwendolyn R. Aitken, Privacy Act Coordinator, Office of the Chief of Naval Operations (QP-09B30), Department of the Navy, The Pentagon, Washington, DC 20350.

FOR FURTHER INFORMATION CONTACT: Contact Mrs. Aitken at the above address or telephone: 202/694-2004.

SUPPLEMENTARY INFORMATION: The Department of the Navy system of records NO4385-1, "Investigatory (Fraud) System" is presently exempted from certain provisions of the Privacy Act of 1974, as amended (5 U.S.C. 552a) under the provisions of 5 U.S.C. 552a(k)(1), (2) and (5). However, in order to carry out the mandates of the Inspector General Act of 1978 (10 U.S.C. 987 app. (1982)) certain Navy Inspector General activities are now required to carry out law enforcement investigations. Therefore, in order to provide a proper records system for these investigations the Navy proposes to delete the current exemption and exempt certain portions of these files under the provisions of 5 U.S.C. 552a(j)(2).

List of Subjects in 32 CFR Part 701

Privacy, Exemption, Investigative information, Records.

Accordingly, it is proposed to amend Subpart G of 32 CFR Part 701 by revising paragraph (g) to § 701.117 as follows:

Subpart G—Privacy Act Exemptions.**§ 701.117 Exemptions for specific Navy record systems.**

(g) *Office of the Chief of Naval Operations—(1) ID-NO4385-1.*

Sysname. Investigatory (Fraud) System

Exemption. Portions of this system of records are exempt from the following portions of 5 U.S.C. 552a: (c)(3), (c)(4), (d), (e)(2), (e)(3), (e)(4)(G) and (I), (e)(5), (e)(8), (f) and (g).

Authority. 5 U.S.C. 552a(j)(2).

Reason. Granting individuals access to information collected and maintained by these activities relating to the enforcement of criminal laws could interfere with orderly investigations, the orderly administration of justices, and might enable suspects to avoid detection and apprehension. Disclosures of this information could result in the concealment, destruction, or fabrication of evidence, and possibly jeopardize the safety and well-being of informants, witnesses and their families. Such disclosures could also reveal and render ineffectual investigatory techniques and methods and sources of information and could result in the invasion of the personal privacy of individuals only incidentally related to an investigation.

The exemption of the individual's right of access to his/her records and the reasons therefore, necessitate the exemption of this system of records from the provisions of the other cited sections of the Act".

M. S. Healy,
OSD Federal Register Liaison Officer,
Department of Defense.
February 21, 1984.

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