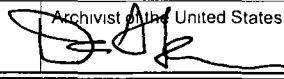
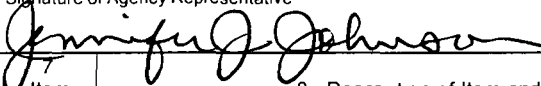


<b>Request for Records Disposition Authority</b> <small>(See Instructions on reverse)</small>		<b>Leave Blank (NARA Use Only)</b>	
To <b>National Archives and Records Administration (NIR)</b> <b>Washington, DC 20408</b>		Job Number <b>NI-082-09-2</b>	
1 From (Agency or establishment) <b>Board of Governors of the Federal Reserve System</b>		Date Received <b>9/16/09</b>	
2 Major Subdivision <b>Office of the Secretary</b>		<b>Notification to Agency</b> In accordance with the provisions of 44 U.S.C. 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10	
3 Minor Subdivision			
4 Name of Person with whom to confer <b>Michael J. Lewandowski</b>	5 Telephone (include area code) <b>(202) 736-1927</b>	Date <b>8 JUL 10</b>	Archivist of the United States 
<b>6 Agency Certification</b>			
I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached <u>4</u> page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified, and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies			
<input checked="" type="checkbox"/> is not required <input type="checkbox"/> is attached <input type="checkbox"/> has been requested			
Signature of Agency Representative 		Title <b>Secretary of the Board</b>	Date (mm/dd/yyyy) <b>09/10/2009</b>
Item Number	8 Description of Item and Proposed Disposition	9 GRS or Superseded Job Citation	10 Action taken (NARA Use Only)
	<p>This schedule applies to all formats and media in which records are created and maintained at the Federal Reserve Board, including paper, micrographic, and electronic. Every effort will be made to transfer permanent records to the National Archives and Records Administration (NARA) electronically in accordance with NARA standards applicable at the time of transfer. If the transfer of electronic records is not feasible, NARA and the Board will negotiate, prior to transfer, alternative media, formats, and/or physical arrangement that meet the need for continued preservation and use.</p>		

## **Supplemental Electronic Records and Recordkeeping Systems Schedule**

The Board of Governors of the Federal Reserve System (Board) requests disposition authority for the following electronic records and recordkeeping systems in accordance with Section 207(e) of the E-Government Act of 2002, [44 U.S.C. 3601] and NARA Bulletin 2006-02, NARA Guidance for Implementing Section 207(e) of the E-Government Act of 2002. This proposed Request for Disposition Authority (SF 115) supplements existing approved disposition authorities that cover the Board's electronic records and recordkeeping systems.

### **1. Community Reinvestment Act Data and Related Records**

The Community Reinvestment Act (CRA) is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulations 12 CFR parts 25, 228, 345, and 563e. The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically.

CRA examinations are conducted by the federal agencies that are responsible for supervising depository institutions: the Board, the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS). The Board maintains, operates, and manages the CRA database on behalf of all participating agencies. In this capacity, the Board prepares disclosure forms required by CRA and provides them to each reporting depository institution ("Reporter"), compiles the data submitted by Reporters and aggregates the data by census tract, and makes CRA information available to the public as required by law.

#### **a. Data files.**

This item covers data that are submitted by CRA reporters.

##### **i. Master CRA data file.**

Data obtained from Reporters consisting of institutional and contact information, definition of assessment area(s)<sup>1</sup>, and information on business, farm-lending, and community development loans.

**DISPOSITION:** Permanent. Cut off when revisions to data are completed. Transfer copy of the data with documentation to NARA annually ~~in accordance with 36 CFR 1228.270.~~

##### **ii. Reporting panel data file.**

Annual contact and asset information for all Reporters.

**DISPOSITION:** Permanent. Cut off when revisions to data are completed. Transfer copy of the data with documentation to NARA annually ~~in accordance with 36 CFR 1228.270.~~

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<sup>1</sup> One or more geographic area(s) delineated by an institution and (if delineated in compliance with the regulation) used by the regulatory agency in evaluating the institution's record of helping to meet the credit needs of its community

**b. Reports.**

Once the Board has completed verification of CRA data, disclosure statement and aggregate reports are made available to Reporters and the public. In addition, ad hoc reports are generated at the request of CRA agency staff.

**i. Aggregate Reports.**

Statewide and Metropolitan Statistical Area<sup>2</sup> lending reports.

**DISPOSITION:** Permanent. Cut off when revisions to data are completed. Transfer copy of the data with documentation to NARA annually ~~in accordance with 36 CFR 1228.270.~~

**ii. National Aggregate Reports.**

Nationwide lending reports.

**DISPOSITION:** Permanent. Cut off when revisions to data are completed. Transfer copy of the data with documentation to NARA annually ~~in accordance with 36 CFR 1228.270.~~

**iii. Disclosure Statements.**

Reports containing individual Reporter's institutional and lending information.

**DISPOSITION:** Permanent. Cut off when revisions to data are completed. Transfer copy of the data with documentation to NARA annually ~~in accordance with 36 CFR 1228.270.~~

**iv. Ad Hoc Reports.**

Reports generated on an ad-hoc basis for CRA agencies in support of business activities.

**DISPOSITION:** Temporary. Destroy or delete when no longer needed for business purposes.

GRS 20, item 16

GRS  
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**c. Input Files.**

CRA transmittal forms and other data sent to the Board from Reporters containing institutional, contact, and lending information.

**DISPOSITION:** Temporary. Delete or destroy after input data have been transferred to the master file and verified, or when no longer needed to reconstruct or backup the master file, whichever is later.

GRS 20, item 2a4

GRS  
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**d. Documentation.**

Data systems specifications, file specifications, codebooks, record layouts, user guides, and output

<sup>2</sup> A metropolitan statistical area or a primary metropolitan statistical area (PMSA) as defined by the Director of the Office of Management and Budget

specifications (regardless of medium) on data and reports that have been scheduled as permanent in this disposition schedule.

**DISPOSITION:** Permanent. Transfer to NARA with related permanent data and reports.

*GRS 20*

*GRS 20, item 11*

## 2. Consumer Advisory Council (CAC) Web and Related Records

The Consumer Advisory Council was established in 1976 at the direction of the Congress to advise the Federal Reserve Board on the exercise of its duties under the Consumer Credit Protection Act and on other consumer-related matters. The Council, by law, represents the interests both of consumers and of the financial services industry (15 USC 1691(b)). CAC Web is a web-based application that supports the Federal Reserve Board's business processes for receiving, responding to, and reporting nominations for appointments to the Council.

### a. Data files.

Data stored in the system includes the full name of each nominator and nominee as well as his or her address, telephone number, fax number, and e-mail address; a description of each nominee's professional affiliation and experience and a record of nominations and appointments to the Council.

**DISPOSITION:** Temporary. Cut off annually. Retain for 20 years, then destroy or delete when no longer needed for administrative or reference use.

### b. Inputs.

The Board receives nominations from various sources, including members of Congress, Federal Reserve Bank (FRB) Presidents, former or current CAC members, and the general public. Nominations are submitted via a web-based nomination form to CAC Web. Nominations are also received via U.S. mail and manually entered into CAC Web by Consumer Advisory Council staff.

**DISPOSITION:** Temporary. Delete or destroy after input data have been transferred to the master file and verified, or when no longer needed to reconstruct or backup the master file, whichever is later.

*GRS 20*

*GRS 20, item 2a4*

### c. Acknowledgement and Rejection Letters.

CAC Web generates acknowledgement letters confirming the receipt of a nomination and rejection letters informing candidates that they have not been selected to serve on the Council. Letters include, but are not limited to, the following types: Federal Reserve Bank Nomination Letter, CAC Nomination Letter, Self Nomination Letter, Single Nomination Letter, Multiple Nomination Letter, Congressional Nomination, Federal Reserve Bank Rejection Letter, Consumer Advisory Council Rejection Letter, Self Rejection Letter, Single Rejection Letter, Multiple Rejection Letter, Multiple-Selected Letter, and Congressional Rejection Letter.

**DISPOSITION:** Temporary. Cut off annually. Retain copy 5 years after cut off, then destroy or delete when no longer needed for administrative or reference use.

### d. Reports.

CAC support staff use CAC Web to generate reports on an ad-hoc basis for routine administrative and reference purposes. Reports available through CAC Web include, but are not limited to, the following types: Nomination Counts, Nomination Counts by Type, Ad Hoc Nomination Query, Biographical

Sketches of Nominees Report, Final Report, Nomination Report, Nominator Report, and Nominee Report.

**DISPOSITION:** Temporary. Destroy or delete when no longer needed for administrative or reference purposes

*GRS 20 Item 2a4*

*C.R.S.  
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**3. Data files consisting of summarized information from Research Function data bases.**

Data files that contain summarized or aggregated information created by combining data elements or individual observations from research function data bases covered under N1-82-01-01, Item 6.

**DISPOSITION:** Temporary. Delete when no longer needed for administrative or reference purposes.

*GRS  
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**4. Records consisting of information extracted from Research Function databases.**

Electronic files consisting solely of records extracted from research function data bases covered under N1-82-01-01, Item 6.

**DISPOSITION:** Temporary. Delete when no longer needed for administrative or reference purposes.

*C.R.S.  
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