

the Terrace level of the Martin Building. Anyone planning to attend the meeting should, for security purposes, register no later than Tuesday, March 15, by completing the form found on-line at:

<https://www.federalreserve.gov/secure/forms/cacregistration.cfm>
Additionally, attendees must present photo identification to enter the building.

The meeting will begin at 9:00 a.m. and is expected to conclude at 1:00 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:

Home Mortgage Disclosure Act Data: Discussion of guidance for lenders and consumers about the release of the new data.

Truth in Lending Act: Discussion of the Advance Notice of Proposed Rulemaking to revise Regulation Z, which implements the Truth in Lending Act.

Community Reinvestment Act (CRA) and Community Development:

Discussion of CRA evaluations of intermediate-size community banks and of encouraging community development in rural areas.

Electronic Fund Transfer Act: Discussion of specific issues on proposed changes to Regulation E, which implements the Electronic Fund Transfer Act.

Committee Reports: Council committees will report on their work.

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 Ann Bistay, Secretary of the Consumer Advisory Council, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Information about this meeting may be obtained from Ms. Bistay, 202-452-6470.

Board of Governors of the Federal Reserve System, February 22, 2005.

Robert deV. Frierson,
Deputy Secretary of the Board.
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FEDERAL TRADE COMMISSION

Granting of Request for Early Termination of the Waiting Period Under the Premerger Notification Rules

Section 7A of the Clayton Act, 15 U.S.C. 18a, as added by Title II of the Hart-Scott-Rodino Antitrust Improvements Act of 1976, requires persons contemplating certain mergers or acquisitions to give the Federal Trade Commission and the Assistant Attorney General advance notice and to wait designated periods before consummation of such plans. Section 7A(b)(2) of the Act permits the agencies, in individual cases, to terminate this waiting period prior to its expiration and requires that notice of this action be published in the **Federal Register**.

The following transactions were granted early termination of the waiting period provided by law and the premerger notification rules. The grants were made by the Federal Trade Commission and the Assistant Attorney General for the Antitrust Division of the Department of Justice. Neither agency intends to take any action with respect to these proposed acquisitions during the applicable waiting period.

Trans No.	Acquiring	Acquired	Entities
TRANSACTIONS GRANTED EARLY TERMINATION—01/24/2005			
20050469	Owens Minor, Inc	Access Diabetic Supply, LLC	Access Diabetic Supply, LLC.
TRANSACTIONS GRANTED EARLY TERMINATION—01/26/2005			
20050465	Great Hill Equity Partners II, L.P	Stolberg, Meehan & Scano II, L.P	Central Security Group, Inc.
20050473	Rayovac Corporation	Thomas H. Lee Equity Fund IV, L.P	United Industries Corporation.
20050474	Thomas H. Lee Equity Fund IV, L.P	Rayovac Corporation	Rayovac Corporation.
TRANSACTIONS GRANTED EARLY TERMINATION—01/27/2005			
20050466	Eli Lilly and Company	AstraZeneca Plc	IPR Pharmaceuticals, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—01/28/2005			
20050480	TPG Partners III, L.P	Fidelity National Financial, Inc	Fidelity National Information Services, Inc.
20050481	TPG Partners IV, L.P	Fidelity National Financial, Inc	Fidelity National Information Services, Inc.
20050482	Thomas H. Lee Equity Fund V, L.P	Fidelity National Financial, Inc	Fidelity National Information Services, Inc.
20050490	Gartner, Inc	META Group, Inc	META Group, Inc.
20050492	Industrial Growth Partners II, L.P	Global Power Systems, L.L.C	Global Power Systems, L.L.C.
20050495	A. Jerrold Perenchio	Raycom Media, Inc.	WLII/WSUR, Inc.
20050496	Wind Point Partners V, L.P	Waterbury Companies Acquisition Corp.	Waterbury Companies Acquisition Corp.
20050498	Navarre Corporation	FUNimation General Partnership	FUNimation Productions, Ltd.
20050501	PacifiCare Health System, Inc	Pacific Mutual Holding Company	Pacific Life and Annuity Company. Pacific Life Insurance Company.
20050502	The AES Corporation	Charles N. Daveport III	SeaWest Holdings, Inc.
20050505	GTCR Fund VIII, L.P	Prestige Brands Holdings, Inc	Prestige Brands Holdings, Inc.
20050506	GTCR Fund VII/B, L.P	Prestige Brands Holdings, Inc	Prestige Brands Holdings, Inc.
20050507	Cooper Tire & Rubber Company	The Military Mutual Aid Association	Kumho Tire Co., Inc.
20050509	Citigroup Inc	Beddar Enterprises, A Limited Partnership.	Instant Web, Inc.
20050510	Cooper Tire and Rubber Company	Kumho Industrial Co., Ltd	Kumho Tire Co., Inc.
20050511	Warburg Pincus Private Equity VIII, LP	WP CAMP Holding Company	WP CAMP Holding Company.

Trans No.	Acquiring	Acquired	Entities
20050512	SI International Inc	Walter M. Curt	Shenandoah Electronic Intelligence, Inc.
20050514	TCV V, L.P	Kristen Talley	Webroot Software, Inc.
20050515	TCV V, L.P	Steve Thomas	Webroot Software, Inc.
20050517	Fuji Photo Film Co., Ltd	Saratoga Partners IV, L.P	Sericol Group Limited.
20050523	Verizon Communications Inc	Urban Communicators PCS Limited Partnership.	Urban Comm-North Carolina, Inc.
20050529	Concord Communications, Inc	Alec E. Gores	Aprisma Holdings, Inc.
20050531	Mr. Remi Marcoux	Vincent F. Carosella	JDM, Inc.
20050532	Dr. Rajendra Singh	Motient Corporation	Motient Corporation.
20050534	Thomas J. Petters	J.P. Morgan Chase & Co	Polaroid Holding Company.
20050535	CIT Group Inc	Education Lending Group, Inc.	Education Lending Group, Inc.
20050546	Yell Group PLC	Richard Postma	U.S. Xchange Directors, L.L.C.
TRANSACTIONS GRANTED EARLY TERMINATION—02/01/2005			
20050363	Laboratory Corporation of America Holdings.	U.S. Pathology Labs, Inc.	U.S. Pathology Labs, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—02/02/2005			
20050508	Harbour Group Investments IV, L.P	LN Holdings Corporation	LN Holdings Corporation.
20050513	PNM Resources, Inc	SW Acquisition, L.P	TNP Enterprises, Inc.
20050519	GTCR Fund VII-A, L.P	GTCR Fund VII, L.P	Syniverse Holdings, Inc.
TRANSACTIONS GRANTED EARLY TERMINATION—02/03/2005			
20050438	Hejoassu Administracao S.A.	Cemex, S.A. de C.V.	Cemex, S.A. de C.V.
TRANSACTIONS GRANTED EARLY TERMINATION—02/04/2005			
20050327	Transpro, Inc	Modine Manufacturing Company	Modine Aftermarket Holdings, Inc.
20050522	VeriSign, Inc	LightSurf Technologies, Inc	LightSurf Technologies, Inc.
20050528	Cerberus-Plasma Holdings, Inc	NPS Bio Therapeutics, Inc	NPS Bio Therapeutics, Inc.
20050537	Noble Energy, Inc	Patina Oil & Gas Corporation	Patina Oil & Gas Corporation.
20050539	JPMorgan Chase & Co	Vastera, Inc	Vastera, Inc.
20050540	Caesars Entertainment, Inc	Caesars Entertainment, Inc	RDI/Caesars Riverboat Casino, LLC.
20050551	Orkla ASA	Elkem ASA	Elkem ASA.

FOR FURTHER INFORMATION CONTACT: Sandra M. Peay, Contact Representative, or Renee Hallman, Case Management Assistant. Federal Trade Commission, Premerger Notification Office, Bureau of Competition, Room H-303, Washington, DC 20580. (202) 326-33100.

By direction of the Commission.

Donald S. Clark,
Secretary.

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FEDERAL TRADE COMMISSION

RIN [3084-AA94]

Public Comment on Data, Studies, or Other Evidence Related to the Effects of Credit Scores and Credit-Based Insurance Scores on the Availability and Affordability of Financial Products

AGENCY: Federal Trade Commission.

ACTION: Notice and request for public comment.

SUMMARY: The Fair and Accurate Credit Transactions Act of 2003 (“FACT Act”) or “Act”) requires the Federal Trade Commission (“FTC” or “Commission”) and the Federal Reserve Board (“Board”) to conduct a study on the effects of credit scores and credit-based insurance scores on the availability and affordability of financial products. These products include credit cards, mortgages, auto loans, and property and casualty insurance. As part of its efforts to fulfill its obligations under the Act, the FTC seeks public comment on any evidence the FTC and the Board should consider in conducting the study.

DATES: Comments must be received by April 25, 2005.

ADDRESSES: Public comments are invited, and may be filed with the Commission in either paper or electronic form. Comments filed in paper form should refer to “FACT Act Scores Study” both in the text and on the envelope, to facilitate their organization, and should be mailed or delivered to: Federal Trade Commission/Office of the Secretary, Room H-159 (Annex Z), 600 Pennsylvania Avenue, NW., Washington, DC 20580. The FTC requests that any comment filed in paper form be sent by courier or overnight service, if possible, because U.S. postal mail in the Washington area

and at the Commission is subject to delay due to heightened security precautions.

Comments may be filed in electronic form by clicking on the following: <https://score.commentworks.com/FTCCreditScoreStudy/> and following the instructions on the web-based form. If a comment contains confidential information, it must be filed in paper (rather than electronic) form, and the first page of the document must be clearly labeled “Confidential.”¹

To ensure that the Commission considers an electronic comment, you must file it on web-based form at <https://secure.commentworks.com/FTTCreditScoreStudy/>. You also may visit <http://www.regulations.gov> to read this Notice, and may file an electronic comment through that website. The

¹ Commission Rule 4.2(d), 16 CFR 4.2(d). The comment must also be accompanied by an explicit request for confidential treatment, including the factual and legal basis for the request, and must identify the specific portions of the comment to be withheld from the public record. The request will be granted or denied by the Commission’s General Counsel, consistent with applicable law and the public interest. See Commission Rule 4.9(c), 16 CFR 4.9(c).