

directed concerning creditors for which the Federal Reserve System administers compliance with the regulation.

**DATES:** *Effective Date:* June 13, 2008.

**FOR FURTHER INFORMATION CONTACT:**

Yvonne Cooper, Manager, Consumer Complaints, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, at (202) 452-3946. For the users of Telecommunications Device for the Deaf ("TDD") only, contact (202) 263-4869.

**SUPPLEMENTARY INFORMATION:** The Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691-1691f, makes it unlawful for a creditor to discriminate against an applicant in any aspect of a credit transaction on the basis of the applicant's national origin, marital status, religion, sex, color, race, age (provided the applicant has the capacity to contract), receipt of public assistance benefits, or the good faith exercise of a right under the Consumer Credit Protection Act, 15 U.S.C. 1601 *et seq.* The ECOA is implemented by the Board's Regulation B.

In addition to the general prohibition against discrimination, Regulation B contains specific rules concerning the taking and evaluation of credit applications, including procedures and notices for credit denials and other adverse actions. Under section 202.9 of Regulation B, notification given to an applicant when adverse action is taken must contain the name and address of the federal agency that administers compliance with respect to the creditor. Appendix A of Regulation B contains the names and addresses of the enforcement agencies where questions concerning a particular creditor shall be directed.

The Board recently established a centralized Federal Reserve Consumer Help Center ("Help Center") for receiving inquiries about creditors for which the Board enforces Regulation B. In September 2007, the Board revised the name and address in Appendix A to reflect the Help Center's address. 72 FR 55020 (Sept. 28, 2007). Although this change was effective October 29, 2007, creditors have until October 1, 2008 to include the new name and address on their adverse action notices. The amendment being made today does not affect that requirement.

The Board has also established centralized telephone numbers that consumers can use to contact the Help Center and inquire about creditors for which the Board enforces Regulation B. In the September 2007 **Federal Register** notice, the Board included these telephone numbers in Appendix A. As a result, the Board has received

questions about whether the telephone numbers must be included in creditors' adverse action notices. Section 202.9 of Regulation B does not require creditors to include telephone, facsimile, or TDD numbers in their adverse action notices. Accordingly, to clarify the matter, the Board is amending Appendix A of Regulation B to eliminate the reference to the telephone numbers. The mandatory compliance date remains October 1, 2008.

**List of Subjects in 12 CFR Part 202**

Aged, Banks, banking, Civil rights, Consumer protections, Credit, Discrimination, Federal Reserve System, Marital status discrimination, Penalties, Religious discrimination, Sex discrimination.

**Authority and Issuance**

■ For the reasons set forth in the preamble, the Board amends 12 CFR part 202 to read as follows:

**PART 202—EQUAL CREDIT OPPORTUNITY ACT (REGULATION B)**

■ 1. The authority citation for part 202 continues to read as follows:

**Authority:** Section 15 U.S.C. 1691-1691f.

■ 2. Appendix A to part 202 is amended by revising the third paragraph to read as follows:

**Appendix A to Part 202—Federal Enforcement Agencies**

\* \* \* \* \*

*State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, P.O. Box 1200, Minneapolis, MN 55480.*

\* \* \* \* \*

By order of the Board of Governors of the Federal Reserve System, acting through the Secretary of the Board under delegated authority, June 9, 2008.

**Jennifer J. Johnson,**

*Secretary of the Board.*

[FR Doc. E8-13222 Filed 6-12-08; 8:45 am]

**BILLING CODE 6210-01-P**

**DEPARTMENT OF TRANSPORTATION**

**Federal Aviation Administration**

**14 CFR Part 39**

[Docket No. FAA-2007-0290; Directorate Identifier 2007-NM-250-AD; Amendment 39-15557; AD 2006-16-18 R1]

**RIN 2120-AA64**

**Airworthiness Directives; Sandel Avionics Incorporated Model ST3400 Terrain Awareness Warning System/ Radio Magnetic Indicator (TAWS/RMI) Units Approved Under Technical Standard Order(s) C113, C151a, or C151b; Installed on Various Small and Transport Category Airplanes**

**AGENCY:** Federal Aviation Administration (FAA), Department of Transportation (DOT).

**ACTION:** Final rule.

**SUMMARY:** The FAA is revising an existing airworthiness directive (AD) that applies to Sandel Avionics Incorporated Model ST3400 TAWS/RMI units as described above. The existing AD currently requires installing a warning placard on the TAWS/RMI and revising the Limitations section of the airplane flight manual (AFM). The existing AD also requires installing upgraded software in the TAWS/RMI. This new AD allows installing later revisions of the software described in the existing AD. This AD results from a report that an in-flight bearing error occurred in a Model ST3400 TAWS/RMI configured to receive bearing information from a very high frequency omnidirectional range (VOR) receiver interface via a composite video signal, due to a combination of input signal fault and software error. We are issuing this AD to prevent a bearing error, which could lead to an airplane departing from its scheduled flight path, which could result in a reduction in separation from, and a possible collision with, other aircraft or terrain.

**DATES:** This AD is effective July 18, 2008.

On September 25, 2006 (71 FR 48461, August 21, 2006), the Director of the Federal Register approved the incorporation by reference of Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004.

**ADDRESSES:** For service information identified in this AD, contact Sandel Avionics Incorporated (Sandel), 2401 Dogwood Way, Vista, California 92081.

**Examining the AD Docket**

You may examine the AD docket on the Internet at <http://>

[www.regulations.gov](http://www.regulations.gov); or in person at the Docket Management Facility between 9 a.m. and 5 p.m., Monday through Friday, except Federal holidays. The AD docket contains this AD, the regulatory evaluation, any comments received, and other information. The address for the Docket Office (telephone 800-647-5527) is the Document Management Facility, U.S. Department of Transportation, Docket Operations, M-30, West Building Ground Floor, Room W12-140, 1200 New Jersey Avenue SE., Washington, DC 20590.

**FOR FURTHER INFORMATION CONTACT:** Ha A. Nguyen, Aerospace Engineer, Systems and Equipment Branch, ANM-130L, FAA, Los Angeles Aircraft Certification Office, 3960 Paramount Boulevard, Lakewood, California 90712-4137; telephone (562) 627-5335; fax (562) 627-5210.

**SUPPLEMENTARY INFORMATION:**

**Discussion**

The FAA proposed to amend part 39 of the Federal Aviation Regulations (14 CFR part 39) with an airworthiness directive (AD) to revise AD 2006-16-18, amendment 39-14718 (71 FR 48461, August 21, 2006). The existing AD applies to Sandel Avionics Incorporated (Sandel) Model ST3400 terrain awareness warning system/radio magnetic indicator (TAWS/RMI) units approved under Technical Standard Order(s) C113, C151a, or C151b; as installed on various small and transport category airplanes. The proposed AD was published in the **Federal Register** on March 13, 2008 (73 FR 13498) to require installing a warning placard on the TAWS/RMI, revising the Limitations section of the airplane flight manual (AFM), and installing upgraded software in the TAWS/RMI.

**Comments**

We provided the public the opportunity to participate in the development of this AD. We received no comments on the NPRM or on the determination of the cost to the public.

**Conclusion**

We have carefully reviewed the available data and determined that air safety and the public interest require adopting the AD as proposed.

**Costs of Compliance**

This AD describes the installation of later revisions of software than those specified in AD 2006-16-18; however, this change imposes no new costs on operators. Costs are repeated here for operator convenience only.

This AD affects about 300 airplanes of U.S. registry. The actions take about 1 work hour per airplane, at an average labor rate of \$80 per work hour. Based on these figures, the estimated cost of the AD for U.S. operators is \$24,000, or \$80 per airplane.

**Authority for This Rulemaking**

Title 49 of the United States Code specifies the FAA's authority to issue rules on aviation safety. Subtitle I, Section 106, describes the authority of the FAA Administrator. Subtitle VII, Aviation Programs, describes in more detail the scope of the Agency's authority.

We are issuing this rulemaking under the authority described in Subtitle VII, Part A, Subpart III, Section 44701, "General requirements." Under that section, Congress charges the FAA with promoting safe flight of civil aircraft in air commerce by prescribing regulations for practices, methods, and procedures the Administrator finds necessary for safety in air commerce. This regulation is within the scope of that authority because it addresses an unsafe condition that is likely to exist or develop on products identified in this rulemaking action.

**Regulatory Findings**

We have determined that this AD will not have federalism implications under Executive Order 13132. This AD will not have a substantial direct effect on the States, on the relationship between the national government and the States, or on the distribution of power and responsibilities among the various levels of government.

For the reasons discussed above, I certify that this AD:

- (1) Is not a "significant regulatory action" under Executive Order 12866;
- (2) Is not a "significant rule" under DOT Regulatory Policies and Procedures (44 FR 11034, February 26, 1979); and
- (3) Will not have a significant economic impact, positive or negative,

on a substantial number of small entities under the criteria of the Regulatory Flexibility Act.

We prepared a regulatory evaluation of the estimated costs to comply with this AD and placed it in the AD docket. See the **ADDRESSES** section for a location to examine the regulatory evaluation.

**List of Subjects in 14 CFR Part 39**

Air transportation, Aircraft, Aviation safety, Incorporation by reference, Safety.

**Adoption of the Amendment**

■ Accordingly, under the authority delegated to me by the Administrator, the FAA amends 14 CFR part 39 as follows:

**PART 39—AIRWORTHINESS DIRECTIVES**

■ 1. The authority citation for part 39 continues to read as follows:

**Authority:** 49 U.S.C. 106(g), 40113, 44701.

**§ 39.13 [Amended]**

■ 2. The Federal Aviation Administration (FAA) amends § 39.13 by removing amendment 39-14718 (71 FR 48461, August 21, 2006) and adding the following new airworthiness directive (AD):

**2006-16-18 R1 Sandel Avionics**

**Incorporated:** Amendment 39-15557.

Docket No. FAA-2007-0290; Directorate Identifier 2007-NM-250-AD.

**Effective Date**

(a) This airworthiness directive (AD) is effective July 18, 2008.

**Affected ADs**

(b) This AD revises AD 2006-16-18.

**Applicability**

(c) This AD applies to Sandel Avionics Incorporated (Sandel) Model ST3400 terrain awareness warning system/radio magnetic indicator (TAWS/RMI) units approved under Technical Standard Order(s) C113, C151a, or C151b; as identified in Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004; as installed on various small and transport category airplanes, certificated in any category, including, but not limited to, the airplane models listed in Table 1 of this AD.

TABLE 1.—MANUFACTURERS/AIRPLANE MODELS

Manufacturer	Airplane model(s)
Airbus .....	A300.
Avions Marcel Dassault-Breguet Aviation (AMD/BA).	Falcon 10.
Boeing .....	727, 737, 747.
Bombardier (LearJet) .....	24, 35, 36, 55.
British Aerospace (Operations) Limited ....	Jetstream Series 3101.

TABLE 1.—MANUFACTURERS/AIRPLANE MODELS—Continued

Manufacturer	Airplane model(s)
Cessna .....	208, 208B, 421C; 501, 525, 550, 560, 650, S550.
Embraer .....	EMB-120.
Dassault-Aviation .....	Mystere-Falcon 50, Mystere-Falcon 200.
Gulfstream .....	G-I, G-1159A (G-III)
Israel Aircraft Industries (IAI) .....	1124, 1125 Westwind Astra.
McDonnell Douglas .....	DC-10.
Piper .....	PA-31T2.
Raytheon .....	58; 1900D, 400; A36; BAe.125 Series 800A; HS.125 Series 600A/700A; Hawker 800-XP; 200, 300, 350; A200, B100, B200, B300, C90, C90A, C90B, E90, F90; MU-300-10.
Sabreliner .....	60 (NA-265-60).
Twin Commander .....	500-A, 695A.
Viking Air Limited .....	DHC-6.

**Unsafe Condition**

(d) This AD results from a report that an in-flight bearing error occurred in a Model ST3400 TAWS/RMI unit configured to receive bearing information from a very high frequency omnidirectional range (VOR) receiver interface via a composite video signal, due to a combination of input signal fault and software error. We are issuing this AD to prevent a bearing error, which could lead to an airplane departing from its scheduled flight path, which could result in a reduction in separation from, and a possible collision with, other aircraft or terrain.

**Compliance**

(e) You are responsible for having the actions required by this AD performed within the compliance times specified, unless the actions have already been done.

**Installing Placard**

(f) Within 14 days after September 25, 2006 (the effective date of AD 2006-16-18): Install a placard on the TAWS/RMI which states, "NOT FOR PRIMARY VOR NAVIGATION," in accordance with Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004.

**Revising Airplane Flight Manual (AFM)**

(g) Within 14 days after September 25, 2006: Revise the Limitations section of the applicable AFM to include the following statement: "Use of ST3400 TAWS/RMI for primary VOR navigation is prohibited unless the indicator has 3.07 or A3.06 software or later." This may be done by inserting a copy of this AD into the AFM.

**Updating Software**

(h) Within 90 days after September 25, 2006, in accordance with Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004: Field-load the TAWS/RMI with updated software having revision 3.07 (for units having serial numbers (S/Ns) under 2000) or revision A3.06 (for units having S/Ns 2000 and subsequent). Revisions of software later than revision 3.07 or A3.06, as applicable, are considered acceptable for compliance with the requirements of this paragraph. The placard and AFM limitations revision installed as required by paragraphs (f) and (g) of this AD may be removed after the software upgrade

required by paragraph (h) of this AD has been accomplished.

**Parts Installation**

(i) As of 90 days after September 25, 2006, no person may install, on any airplane, a Model ST3400 TAWS/RMI unit, unless it has been modified in accordance with Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004.

**Alternative Methods of Compliance (AMOCs)**

(j)(1) The Manager, Los Angeles Aircraft Certification Office (ACO), FAA, has the authority to approve AMOCs for this AD, if requested in accordance with the procedures found in 14 CFR 39.19.

(2) To request a different method of compliance or a different compliance time for this AD, follow the procedures in 14 CFR 39.19. Before using any approved AMOC on any airplane to which the AMOC applies, notify your appropriate principal inspector (PI) in the FAA Flight Standards District Office (FSDO), or lacking a PI, your local FSDO.

**Material Incorporated by Reference**

(k) You must use Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004, to do the actions required by this AD, unless the AD specifies otherwise.

(1) The Director of the Federal Register previously approved the incorporation by reference of Sandel ST3400 Service Bulletin SB3400-01, Revision B, dated September 15, 2004 on September 25, 2006 (71 FR 48461, August 21, 2006).

(2) For service information identified in this AD, contact Sandel Avionics Incorporated (Sandel), 2401 Dogwood Way, Vista, California, 92081.

(3) You may review copies of the service information that is incorporated by reference at the FAA, Transport Airplane Directorate, 1601 Lind Avenue, SW., Renton, Washington; or at the National Archives and Records Administration (NARA). For information on the availability of this material at NARA, call 202-741-6030, or go to: [http://www.archives.gov/federal\\_register/code\\_of\\_federal\\_regulations/ibr\\_locations.html](http://www.archives.gov/federal_register/code_of_federal_regulations/ibr_locations.html).

Issued in Renton, Washington, on June 3, 2008.

**Michael Kaszycki,**

*Acting Manager, Transport Airplane Directorate, Aircraft Certification Service.*

[FR Doc. E8-13165 Filed 6-12-08; 8:45 am]

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**DEPARTMENT OF TRANSPORTATION****Federal Aviation Administration****14 CFR Part 71**

**[Docket No. FAA-2008-0328; Airspace Docket No. 08-ASW-4]**

**Establishment of Class E Airspace; Hinton, OK**

**AGENCY:** Federal Aviation Administration (FAA), DOT.

**ACTION:** Direct final rule; confirmation of effective date.

**SUMMARY:** This action confirms the effective date of the direct final rule that establishes Class E airspace at Hinton, OK, published in the **Federal Register** March 26, 2008 (73 FR 15881), Docket No. FAA-2008-0328, Airspace Docket No. 08-ASW-4.

**DATES:** *Effective Date:* 0901 UTC June 5, 2008. The Director of the Federal Register approves this incorporation by reference action under Title 1, Code of Federal Regulations, Part 51, subject to the annual revision of FAA Order 7400.9 and publication of conforming amendments.

**FOR FURTHER INFORMATION CONTACT:** Gary A. Mallett, Central Service Center, Operations Support Group, Federal Aviation Administration, Southwest Region, Fort Worth, Texas 76193-0530; at telephone (817) 222-4949.

**SUPPLEMENTARY INFORMATION:****History**

The FAA published a direct final rule with request for comments in the **Federal Register** March 26, 2008 (73 FR