



# **SUMMARY OF DEPOSITS REPORTING INSTRUCTIONS**

**JUNE 30, 2023**

**FDIC**

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## SECTION 1 - GENERAL INSTRUCTIONS

### A. INTRODUCTION

The Summary of Deposits (SOD) is the annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. This survey has been conducted since 1934. Reporting instructions, access to the Central Data Repository (CDR), and additional details are available on the FDIC's Bank Financial Reports website at [www.fdic.gov/sod](http://www.fdic.gov/sod).

For assistance with the SOD Survey, institutions should contact their assigned analyst. If you do not know the analyst assigned to your institution, you should contact the FDIC's Data Collection and Analysis Section at 1-800-688-3342. You may also request assistance by email at [sod@fdic.gov](mailto:sod@fdic.gov).

### B. WHO MUST FILE

All FDIC-insured institutions that operate a main office and one or more branch locations (including limited service drive-thru locations) as of June 30, 2023, are required to file the SOD Survey. Insured branches of foreign banks are also required to file.

Unit banks and thrifts (institutions with a main office only) are exempt from filing; however, they will be included in the survey results based on the total deposits reported on their June 30, 2023, Call Report.

### C. FILING THE SURVEY

The completed SOD Survey must be received by July 31, 2023. No filing extensions will be granted.

Each institution must file its SOD Survey in one of the following two ways:

1. An institution may use computer software to prepare its survey and then submit the survey directly to the CDR. Vendors whose software has been successfully tested with the CDR are listed in the annual Financial Institution Letter for the SOD Survey, available at [www.fdic.gov/sod](http://www.fdic.gov/sod).
2. An institution may complete the survey directly in the CDR at <https://cdr.ffiec.gov/cdr>. This option is best suited for institutions with a small number of branch offices. Refer to *Section 5 - Using the Central Data Repository* for additional information about this option.

### D. DATA ACCURACY AND VALIDATION

Institutions must ensure that all information submitted for the SOD Survey is accurate. The FDIC recommends that institutions submit their June 30, 2023, Call Report, before filing the SOD Survey to enable comparisons of deposit totals between the two reports.

When submitted to the CDR, the SOD Survey must pass validation criteria in order to be accepted. If the SOD data are incorrect, or required explanations are not provided, the SOD Survey will be rejected, requiring the institution to make appropriate corrections and resubmit the SOD Survey.

Validation criteria consist of validity edits and quality edits. Validity edits identify data that contain mathematical errors, discrepancies, or factual inconsistencies. Quality edits identify conditions that may

indicate reporting errors. Institutions are required to correct all data that fail validity edits and to either correct or explain all conditions identified by quality edits.

The SOD preparer must provide narrative comments for each quality edit that explains why the condition identified by the quality edit is accurate. The explanation should include dates, amounts, and reference to the SOD Reporting Instructions where relevant. Explanations provided by bankers for quality edits are not publicly disclosed.

For quality edits, predefined edit explanations are provided in the software to help preparers explain why a condition identified by the edit does not require a change to the data. However, selecting a predefined edit explanation does not eliminate the need to provide a comment that supports the selected explanation.

## **E. ADDITIONAL REPORTING GUIDELINES**

1. Report all amounts in thousands, rounded to the nearest thousand dollars.
2. Do not report planned and unplanned overdrafts as negative deposits. These balances are loans, not deposits.
3. Do not include hypothecated deposits.
4. Deposits of an International Banking Facility (IBF) are considered deposits in foreign offices. Do not report them in the SOD Survey.
5. After submitting the survey to the CDR, a copy of the SOD should be maintained at the institution for regulatory review.

## **F. DISCLOSURE OF ESTIMATED BURDEN**

The estimated average burden associated with collecting this information is 3 hours per respondent and may vary from 15 minutes to 75 hours per respondent. Burden estimates include time for reviewing instructions, searching existing data sources, gathering and maintaining needed data, and completing and reviewing the report. Direct comments about this estimated burden, any other aspect of collecting the information, or suggestions for reducing the burden should be sent to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503 and to the Assistant Executive Secretary, Federal Deposit Insurance Corporation (FDIC), Washington, D.C. 20429.

## **G. AVAILABILITY OF REPORTS**

The 2023 Summary of Deposits information will be published on the FDIC's Summary of Deposits website at <https://www7.fdic.gov/sod> no later than September 30, 2023. The website provides branch deposit data by individual institution and geographic region, custom market share reports, custom downloads, summary tables and charts and graphs. To be notified when the 2023 SOD Survey results become available, you may subscribe to email updates at <https://www.fdic.gov/about/subscriptions>.

## SECTION 2 - COMPLETING THE SURVEY

### A. GENERAL GUIDANCE

The SOD Survey includes the main office and each branch office location operating on June 30, 2023. Institutions are required to report the deposits assigned to each office location along with the associated CEN Code and Consolidated Office Number, if applicable, and submit the report. If you determine that an office is missing or listed incorrectly, refer to *Section 4 - Making Changes* (instructions for adding, closing, correcting or removing office information).

Reporting differences in your institution's organizational structure on this survey does not replace the requirement to notify your primary federal regulator of the consummation of approved transactions.

Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. The following are examples of procedures for assigning deposits to offices:

- Deposits assigned to the office in closest proximity to the accountholder's address.
- Deposits assigned to the office where the account is most active.
- Deposits assigned to the office where the account was opened.
- Deposits assigned to offices for branch manager compensation or similar purposes.

Other methods that logically reflect the deposit gathering activity of the financial institution's branch offices may also be used. It is recognized that certain classes of deposits and deposits of certain types of customers may be assigned to a single office for reasons of convenience or efficiency. However, deposit allocations that diverge from the financial institution's internal record-keeping systems and grossly misstate or distort the deposit gathering activity of an office should not be utilized.

### B. HOW TO COMPLETE THE SURVEY

**STEP 1** **Review your list of branch offices** for accuracy, and notify your primary federal regulator of approved transaction consummations such as branch openings, branch relocations, branch purchase and assumptions, and whole bank mergers. Notify your primary federal regulator of branch closures. You may review your current list of branches at any time using the FDIC's BankFind website at <https://banks.data.fdic.gov/bankfind-suite/bankfind>.

**If your list of branch offices requires any of the changes below**, please submit the changes through FDICconnect (FCX) **by June 30, 2023**. Refer to *Section 3 - Using FDICconnect (FCX)* for additional information.

- Change Code 510 – Branch Office Title Changes
- Change Code 520 – Branch Office Relocations
- Change Code 721 – Branch Office Closures
- Change Code 999 – Corrections to Errors in Branch Office Titles and/or Addresses

**Beginning July 1, 2023**, branch office changes (including additions, deletions, or revisions) should be submitted with the SOD Survey. Refer to *Section 4 - Making Changes* for additional information.

If you have no changes to branch office information, proceed to **STEP 2** below.

**STEP 2 Report deposits for each branch** by entering the following information:

**Total Deposits** - Report the applicable domestic deposit total (**in thousands**) for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices.

**CEN Code** - This code identifies estimated deposit totals, consolidated offices, or locations that do not accept deposits. Complete this item only if applicable by entering 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a non-deposit accepting location. If you are reporting actual deposits for a location, the CEN Code should be left blank.

**Consolidated Office Number** - This value identifies the branch into which the reported branch's deposits are consolidated if you have identified the location as a consolidated office using CEN Code 2. If you use CEN Code 2, indicate the FDIC-assigned office number of the location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. Limited service offices should be consolidated into another office in the same county unless your bank does not have a full service branch in that county. The Consolidated Office field should be left blank if the CEN Code is blank, 1, or 3.

**STEP 3 Validate that total branch deposits equal total domestic deposits** reported on your June 30, 2023, regulatory financial report as indicated below:

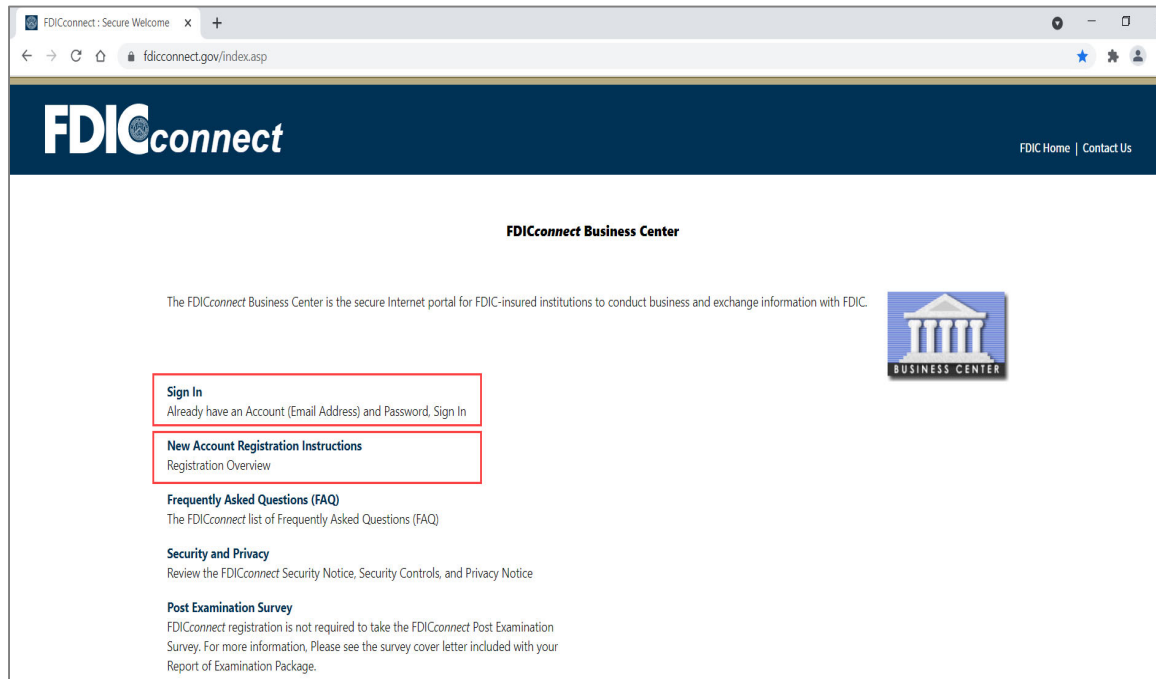
1. **Banks Without Foreign Offices** - For banks with domestic offices only, total branch deposits reported on the Summary of Deposits Survey must equal "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2023, Call Report.
2. **Banks With Foreign Offices** - For banks with domestic and foreign offices, total branch deposits reported on the Summary of Deposits Survey must equal the sum of "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2023, Call Report **and** deposits in branches located in U.S. territories and possessions, and the Commonwealth of Puerto Rico.
3. **Insured Branches of Foreign Banks** - For insured branches of foreign banks that file the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), total branch deposits reported on the Summary of Deposits Survey must equal "Total deposits and credit balances, excluding IBF deposits liabilities" reported in Schedule E, item 7, columns A and C of the June 30, 2023, Report of Assets and Liabilities.

**STEP 4 Submit the completed SOD Survey** using your vendor software or directly through the CDR.



## SECTION 3 - USING FDICconnect (FCX)

1. Log into FDICconnect (FCX) at <https://www.fdicconnect.gov/index.asp>.
2. Click the **Sign In** link if you have an FDICconnect account. If this is your first time using the system, click **New Account Registration Instructions** to get started.



3. Read the Security Notice, enter the email address and password associated with your FDICconnect account and then click the **Sign In** button.

The screenshot shows the "Secure Login" page. The heading is "Secure Login". Below the heading is a welcome message: "Welcome to the secure internet portal for FDIC insured institutions to conduct business and exchange information with the FDIC." The page contains two input fields: "Email Address:" and "Password:". To the right of the "Password:" field is a blue "Show" button. Below the input fields is a blue "Sign In" button, which is highlighted with a red rectangular box. Below the "Sign In" button is a blue link labeled "Forgot Password". At the bottom of the page is a "Security Notice" section with the following text: "You have accessed a computer system owned and operated by the Federal Deposit Insurance Corporation (FDIC). This system may be accessed and used only as authorized by the FDIC. Persons or entities that access this system without authorization may be subject to criminal prosecution. This computer system may be monitored by the FDIC, and all information placed on or sent over this system may be copied, used, or disclosed by the FDIC for all lawful purposes."

- Input the **One-Time Password (OTP)** in accordance with on-screen instructions, and click the **Submit** button to proceed.

**FDIC Authentication Service** FDIC Home Contact Us

Check your registered phone for an SMS text with the Token Code.

Enter One-Time Password below which is your four(4) digit PIN followed by the six(6) digit Token Code (PIN+Token Code)  
 Note: SMS Token Code expires in 10 minutes. If the Token Code is not used within 10 minutes, please close your browser and try again. FDIC SMS Token Code sender ID is 12077037808. The message will begin with "FDIC: Safenet Authentication Service". The Token Code is contained within the body of the message. If you do not receive the FDIC SMS Token Code, text START to 12077037808 to enable delivery to your phone. Then close your browser and try again.

One-Time Password (OTP):

**Submit**

**Important Note:** Federal regulations prohibit using the same device to log in to FDIC external systems as well as to generate the Token Code for logging in. Example: If a smartphone is used to generate the OTP, the user must use a different device (e.g., desktop, laptop, or tablet) to log into the system. For additional assistance, please contact the FDIC Help Desk by email at [ethelp@fdic.gov](mailto:ethelp@fdic.gov) or by phone at **1-877-275-3342 option 4**.

**FDIC Security Warning**  
 This is a Federal Deposit Insurance Corporation computer system. This computer system and all related equipment, networks and network devices, including Internet access, may be accessed and used only as authorized by the FDIC, in accordance with all applicable FDIC circulars and directives. This computer system may be monitored by the FDIC for all lawful purposes. All information (including personal or confidential information) placed on or sent over this system may be examined, recorded, copied, used or disclosed by the FDIC for authorized purposes. All information collected during monitoring may be used for purposes of any administrative, civil, or criminal action or proceeding. Access to or use of this system, authorized or unauthorized, constitutes consent to monitoring of this system and use of all information as described above. Persons or entities who use or access the FDIC computer system without authorization or contrary to law may be subject to criminal prosecution.

**Note:** The process for generating and inputting OTPs varies by token type (i.e. SMS/text, MobilePass, or hard token), and the screen will display relevant instructions based on the individual's registered token. The screen below is displaying instructions for an SMS token.

- When prompted with the **Business Center Security Notice**, select **Accept** to continue.

**FDICconnect**

**Business Center Security Notice**

You have accessed a computer system owned and operated by the Federal Deposit Insurance Corporation (FDIC). This system may be accessed and used only as authorized by the FDIC. Persons or entities that access this system without authorization may be subject to criminal prosecution. This computer system may be monitored by the FDIC, and all information placed on or sent over this system may be copied, used, or disclosed by the FDIC for all lawful purposes.

**Accept** **Decline**

- From the **Business Center Menu**, select **Applications, Filings and Institution Information** to expand and then select **Institution Information**.

**FDICconnect** Menu | FDIC Home | Help | Contact Us | Log Out

**Business Center Menu**

- Applications, Filings and Institution Information**
  - Interagency Notice of Change in Director or Senior Executive Officer Enhanced Security
  - Application to apply for a brokered deposit waiver.
  - Application to establish or relocate a domestic branch or main office (Enhanced Security)
  - Application pursuant to prompt corrective action - two factor registration
  - Application to request an extension of time
  - Application to enter contracts and make golden parachute or excess severance plan payments - 2 Factor
  - Update institution and branch information
  - Interagency Bank Merger Act Application - Enhanced Security
  - Interagency Notice of Change in Control
  - Application to request consent to exercise trust powers
  - Allows you to notify FDIC of performance of bank services - Enhanced
  - Application to reduce or retire capital stock or capital debt
  - Submit beneficial ownership and other Securities Exchange Act filings - Enhanced Security
- Ask and Order**
  - Contact the FDIC on behalf of your institution, order and download products from the FDIC
- Consumer Response Center**
  - Manage consumer correspondence received from FDIC

**Note:** Each FDICconnect user's menu is unique based on their transaction access. Only FDICconnect coordinators and users that have been granted explicit access to the Institution Information transaction will see the link under the Applications, Filings and Institution Information menu item.

- Your institution’s information will be displayed with two tabs on the top left corner titled **Institution Information** and **View Branches**. The system defaults to the **Institution Information** tab. To update the institution information, click **Institution Information Update**.

**FDICconnect** Help | Contact Us | Logout

**Institution Information** View Branches

To change or correct the name or address of a branch, or to provide notification of a branch closing, click **View Branches** tab.  
 To change or correct the name of your institution, or to correct typographical errors in its address, click **Institution Information Update** button.

FDIC Certificate Number:	234	Class:	NM	Date Established:	07/01/1926
Chartering Agency:	STATE	Primary Insurance Fund:	DIF	Date Insured:	01/01/1994
Offices:	2	Secondary Insurance Fund:		Primary Federal Regulator:	FDIC

**Institution Information Update**

- In the applicable fields, you can update the institution’s legal name, trade name, physical address, and official mailing address. Then make a selection between the **Change** button for updates due to actual changes, or the **Correction** button for changes due to errors such as misspellings or transposition of numbers. Provide an effective date for the update and click the **Submit** button.

**FDICconnect** Help | Contact Us | Logout

**Institution Information** View Branches

Institution Legal Name: Pocahontas State Bank ✓  
 Institution Trade Name:

**Physical Address**

Address Line 1: 233 NORTH MAIN STREET ✓  
 Address Line 2:   
 City: POCAHONTAS ✓  
 State: Iowa ✓  
 Zip Code: 50574 ✓  
 County: POCAHONTAS ✓

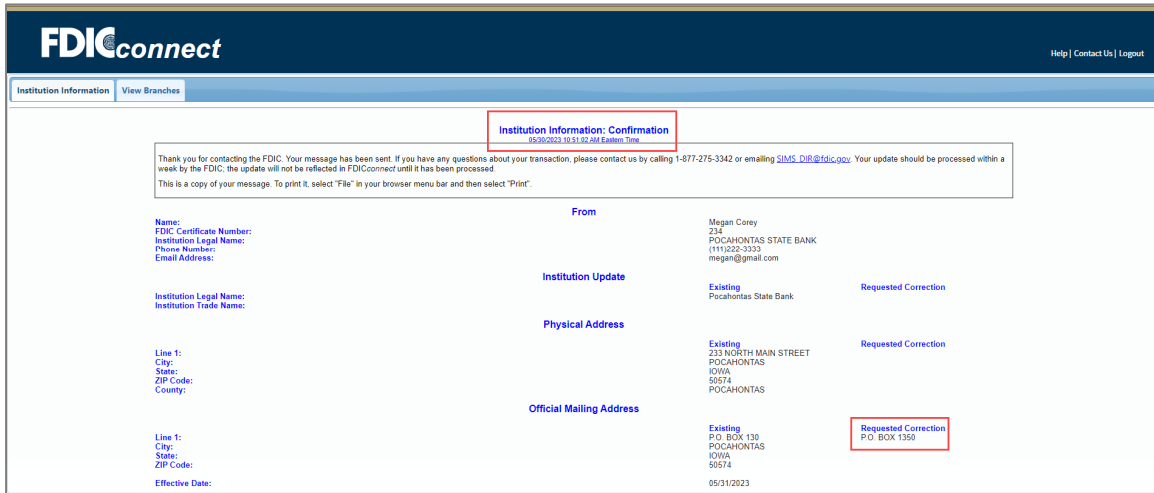
**Official Mailing Address**

Address Line 1: P.O. BOX 130 ✓  
 Address Line 2:   
 City: POCAHONTAS ✓  
 State: Iowa ✓  
 Zip Code: 50574 ✓

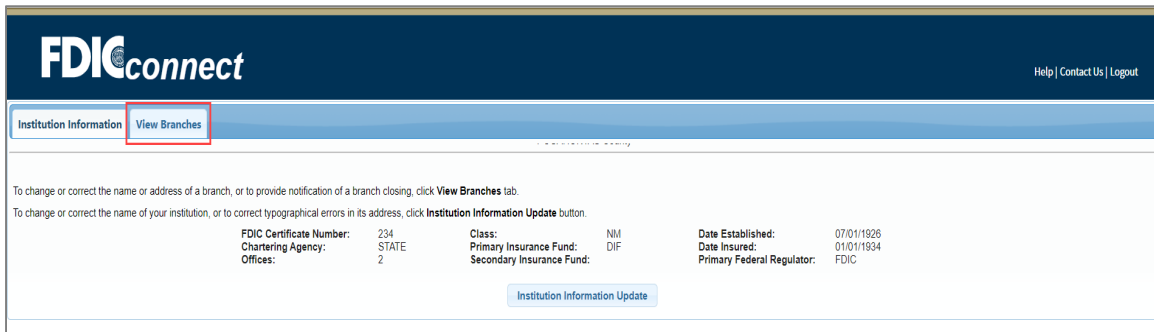
Type of Update:  Change  Correction ✓  
 Effective Date:

**Submit** Reset

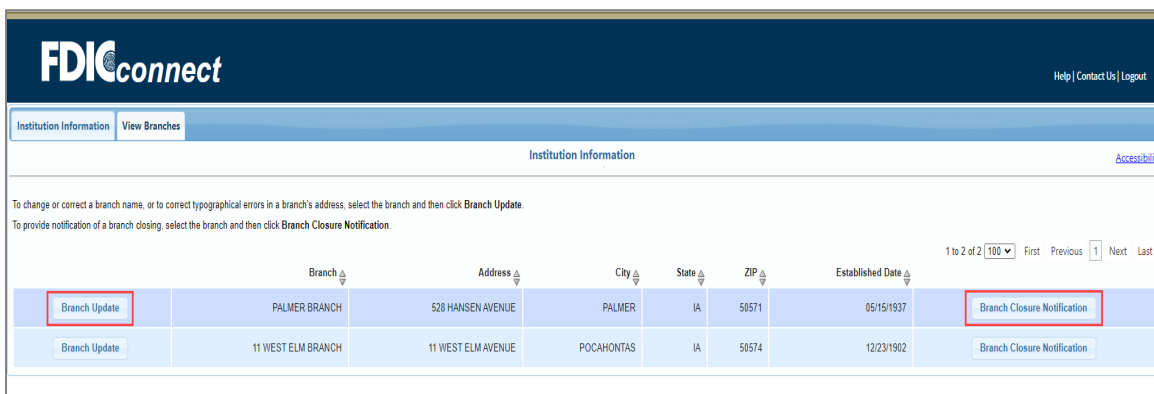
9. The Confirmation page displays your completed change or correction.



10. To update branch information, or to notify the FDIC of a branch closure, go back to the **Business Center Menu** (step 5 above), select the **Applications, Filings and Institution Information** tab, and then select the **View Branches** tab.



11. To update branch information, click on **Branch Update** for the branch you would like to update. If you are notifying the FDIC of a branch closure, click on **Branch Closure Notification**.



- You can update the branch’s name, trade name, physical address, and county by updating the applicable fields (*Important: Branch names must include the word “branch” in the title*). Then make a selection between the **Change** button for updates due to actual changes or the **Correction** button for changes due to errors such as misspellings or transposition of numbers. Provide an effective date for the update and click the **Submit** button.

**FDICconnect** Help | Contact Us | Logout

Institution Information View Branches

Institution Information [Accessibility](#)

Branch Name: PALMER-WEST BRANCH ✓

Branch Trade Name: ✓

Address Line 1: 528 HANSEN AVENUE ✓

Address Line 2: ✓

City: PALMER ✓

State: Iowa ✓

Zip Code: 50571 ✓

County: POCAHONTAS ✓

Type of Update:  Change  Correction ✓

Effective Date: 06/30/2023

Submit Reset

- The Confirmation page displays your completed change or correction.

**FDICconnect** Help | Contact Us | Logout

Institution Information View Branches

**Institution Information: Confirmation**  
06/30/2023 11:55:45 AM Eastern Time

Thank you for contacting the FDIC. Your message has been sent. If you have any questions about your transaction, please contact us by calling 1-877-275-3342 or emailing [SIMS\\_DIR@fdic.gov](mailto:SIMS_DIR@fdic.gov). Your update should be processed within a week by the FDIC; the update will not be reflected in FDICconnect until it has been processed. This is a copy of your message. To print it, select "File" in your browser menu bar and then select "Print."

<b>From</b>		Megan Corey 234 POCAHONTAS STATE BANK (111)222-3333 megan@gmail.com
<b>Branch Update</b>		<b>Requested Change</b>
<b>Name:</b>		PALMER BRANCH
<b>FDIC Certificate Number:</b>		528 HANSEN AVENUE
<b>Institution Legal Name:</b>		PALMER
<b>Phone Number:</b>		528 HANSEN AVENUE
<b>Email Address:</b>		528 HANSEN AVENUE
<b>Branch Name:</b>		528 HANSEN AVENUE
<b>Branch Trade Name:</b>		528 HANSEN AVENUE
<b>Address Line 1:</b>		528 HANSEN AVENUE
<b>Address Line 2:</b>		528 HANSEN AVENUE
<b>City:</b>		528 HANSEN AVENUE
<b>State:</b>		528 HANSEN AVENUE
<b>ZIP Code:</b>		528 HANSEN AVENUE
<b>County:</b>		528 HANSEN AVENUE
<b>Effective Date:</b>		528 HANSEN AVENUE

**Note:** FDICconnect (FCX) is updated nightly. If you need to correct or revert any information that you entered, you can enter another update the following day.

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## SECTION 4 - MAKING CHANGES

### A. GENERAL GUIDANCE

If your list of branch offices requires additions or changes, refer to the appropriate section below. You may also contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

If you are preparing the SOD Survey using vendor software, contact your software vendor for guidance on how to update the branch office data in your software.

Once additions or changes to branch office information are completed, return to **Step 2** in *Section 2 - Completing the Survey*.

### B. ADDING BRANCHES

#### De Novo (new) Branches

*Also includes branch locations purchased from another financial institution where there was not an underlying purchase of certain assets (e.g., loans) and assumption of certain deposit liabilities.*

For new branches, enter the following items:

**Change Code** - Select Change Code 711 - Office Opening.

**Office Name and Complete Address** - Enter the branch name (including the word "branch" in the title), street address, city, state abbreviation, ZIP code and county. Use the United States Postal Service website (<https://www.usps.com/zip4>) to validate the entire address before including address information on the survey.

**Service Level** - Review the Service Level codes and definitions in *Section 7 - Service Levels* to determine the most appropriate service level of the branch (full or limited) and type of facility. Enter the most appropriate code in the Service Level field.

**Effective Date** - Enter the date the new branch first opened for business in mm/dd/yyyy format. Any office which opened after June 30, 2023, should not be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

**Comment** - Use the Comment field to add any explanatory information regarding the submitted changes.

#### Acquired Branches - Purchase and Assumption

If your institution has recently acquired branches from another institution, and the branch locations are not reflected on your office list in the CDR, contact your assigned analyst to update your branch office information. Provide the institution name, certificate number, city, and state of the institution from which the branches were purchased from. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

### Acquired Branches - Merger, Consolidation or Absorption

If your institution has recently acquired another institution, and the branch locations are not reflected on your office list in the CDR, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

## C. REMOVING BRANCHES

### Closed Branches

If an office listed on your survey has closed, enter the following items:

**Change Code** - Select Change Code 721 - Office Closed to indicate an office closing.

**Effective Date** - Enter the effective date of the closure in mm/dd/yyyy format.

**Comment** - Use the Comment field to add any explanatory information regarding the submitted changes.

Do not report deposits for any office closed on or before June 30, 2023. If deposit accounts are still associated with this office on your records, you should report those deposits with the office that will be servicing those customers. Any office closings that occur after June 30, 2023, should be reported to your primary federal regulator; however, the deposits should be reported.

### Sold Branches

If an office listed on your survey has been sold through the sale of certain assets and divestiture of certain deposit liabilities, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

### Branches Listed Incorrectly

If an office listed on your survey has never been an office of your institution, this location should be deleted from your list. Select Change Code 998 to delete these offices. Provide an explanation in the Comment field.

## D. REVISING OR CORRECTING EXISTING BRANCH OFFICE INFORMATION

### Branch Relocations

If your **main office** has relocated, contact your assigned analyst. A main office relocation cannot be accurately processed through the CDR. If any other office listed on your survey has relocated, and the revised office information is not reflected on your survey, enter the following items:

**Change Code** - Select Change Code 520 - Change in Location.

**Office Name and Complete Address** - Change any incorrect information.

**Effective Date** - Enter the effective date of the relocation in mm/dd/yyyy format.



**Comment** - Use the Comment field to add any explanatory information regarding the submitted changes.

### Branch Title Changes

When an office is relocated, the office title is often also changed. If the office title and address change simultaneously, make the necessary corrections as part of the relocation above. If only the office title changed, enter the following items:

**Change Code** - Select Change Code 510 - Change in Title.

**Office Name** - Indicate the preferred office name. For locations other than the main office, include "Branch" in the title. For example, "Valley Spring" office should be entered as "Valley Spring Branch." The office number "0" is always the Main Office of the institution and should reflect the physical address of the location of the charter of your institution. The main office title will always default to "Main Office." **Do not submit name changes for the Main Office of the institution.**

**Effective Date** - Enter the effective date of the change in mm/dd/yyyy format.

**Comment** - Use the Comment field to add any explanatory information regarding the submitted changes.

### Changes in Service Level

Review the indicated service level for all locations to verify that the service level of each location is accurately reflected. Refer to *Section 7 - Service Levels* for service level codes and definitions. If a code is incorrectly assigned, correct the code in the Service Level field. Use Change Code 450 to indicate a change in service level. If you identify an office that should not be on the survey because the service level is incorrectly identified, contact your assigned analyst to have the service level corrected.

Reminder: Offices designated as Service Level 24-28 and 99 are not included on the SOD Survey. If you believe one of these offices is coded incorrectly and should be included, please contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

### Corrections

If you identify an error in the branch office information resulting from reasons other than those described above, corrections may be submitted using Change Code 999. For example, Change Code 999 should be used to correct a transposed street number, a misspelled street name, an incorrect county, an incorrect ZIP code, or if the office has not physically moved but has been renumbered by the postal service. Corrections do not require an effective date, but an effective date should be provided if applicable.

**Comment** - Use the Comment field to add any explanatory information regarding the submitted changes.

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## SECTION 5 - USING THE CENTRAL DATA REPOSITORY

### A. GENERAL GUIDANCE

The individual responsible for submitting an institution's SOD Survey must have an account with the Central Data Repository (CDR). A separate CDR account is not necessary if the SOD submitter and Call Report submitter are the same individual.

**If you do not already have a CDR account, you should request an account as soon as possible so that you will be able to submit your SOD Survey successfully and on time.**

### B. REQUESTING A CDR ACCOUNT

Follow the steps below to request an account with the CDR:

1. Visit the CDR website at: <https://cdr.ffiec.gov/cdr>.
2. Click "Login" to begin.
3. Click "Request an Account" at the bottom of the blue box.
4. Review the FFIEC Legal Notice and Privacy Policy and click "Accept and Continue."
5. Enter your new user account information:
  - a. The Delegated Site Administrator (DSA) at each institution is responsible for managing CDR users within that institution. Select "Yes" if you are creating a DSA account or "No" if you are not creating a DSA account.
  - b. Complete the required fields under "Account Information" and "Profile Information" to proceed.
  - c. To complete the "Organization" field:
    - i. Click "Select Organization" to the right of the field.
    - ii. Search for your financial institution by entering the organization name or FDIC Certificate Number and clicking on the "Search" button at the top.  
**Important: Verify your financial institution name and FDIC Certificate Number from the returned search. If you do not select the correct organization name, your request will not be processed correctly.**
  - d. Click on your organization name to populate the "Profile Information."
6. Click "Request Your Account" at the top of the page.
7. Click on "Click to Exit" at the "Registration Successful" page.
8. **After successfully submitting your request, please contact the CDR Help Desk by telephone or email to complete the registration process.** Provide your username and your institution's FDIC Certificate Number to expedite the approval of your new account. A CDR Security Administrator will review and process your request, and you will receive an email notification when your account is active.

## C. NEW CDR PASSWORD REQUIREMENTS

New password requirements have been implemented for the CDR. If your current password does not meet the new policy requirements, you will be prompted to change your password the next time you log into the CDR system.

Passwords for CDR Delegated Site Administrators (DSA) must be 16-28 characters in length. Passwords for other CDR users must be 8-28 characters in length. All passwords must contain characters from three of the following categories:

- English uppercase characters (A through Z)
- English lowercase characters (a through z)
- Base 10 digits (0 through 9)
- Non-alphabetic characters (for example, !, \$, #, %), with the following exceptions: \* ( ) + [ ] | \ : ; " ' < > , ? / { } and spaces

All user passwords expire in 180 days. Email reminders for password expirations will be sent out. If you do not remember your password, use the “Forgot Your Password?” feature. Accounts will be deactivated after five failed login attempts. Deactivated accounts will no longer automatically reset after 15 minutes. Contact your CDR DSA or the CDR Help Desk to reactivate accounts.

## D. CONTACTING THE CDR HELP DESK

Technical assistance with CDR account enrollment, password resets, and other system-related issues is available through the CDR Help Desk:

Hours of Operation:	Monday – Friday 9:00 am - 8:00 pm (ET)
Phone:	1-888-CDR-3111
Fax:	1-703-774-3946
E-mail:	<a href="mailto:cdr.help@cdr.ffiec.gov">cdr.help@cdr.ffiec.gov</a>
Submit Online Requests:	<a href="https://cdr.ffiec.gov/CDR/Public/SubmitHDRRequestOnline.aspx">https://cdr.ffiec.gov/CDR/Public/SubmitHDRRequestOnline.aspx</a>

## E. COMPLETING THE SOD SURVEY USING VENDOR SOFTWARE

If you are preparing the SOD Survey using vendor software, refer to guidance provided by your vendor for accessing, preparing, and submitting the SOD Survey to the CDR.

## F. COMPLETING THE SOD SURVEY DIRECTLY IN THE CDR

**Note:** The FDIC recommends that institutions submit their Call Report for June 30, 2023, before filing the SOD Survey, to enable comparison of total deposits between the two reports. Filing the SOD Survey before the Call Report will result in a failed quality edit that must be resolved or have an explanation entered and saved before the SOD Survey can be accepted.

**To submit the SOD using CDR online:**

1. Log in to the CDR at <https://cdr.ffiec.gov/cdr>.
2. Select **Financial Institutions > Summary of Deposits (SOD) > Enter Online** (Image 1).

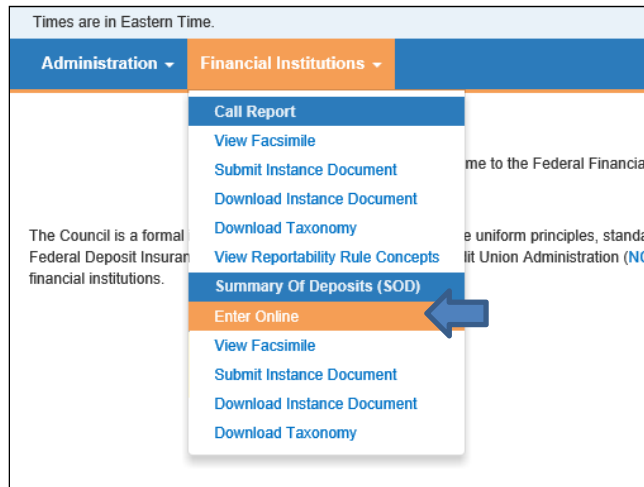


Image 1: Financial Institutions Menu with Summary of Deposits (SOD) > Enter Online selected

- The Enter Online page will display (Image 2). The **Reporting Cycle** defaults to the current period. If amending prior period data, select the Reporting Cycle from the drop-down list.

Image 2: Enter Online page with the Continue button and Reporting Cycle drop-down list highlighted

- Click the **Continue** button. The Enter Online page displays the list of branches (Image 3).

Office Number	Office UNINUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Cen Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636							1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550							6/16/1956
19	199325		11	BAKERSFIELD DOWNTOWN BRANCH	1300 22ND STREET	BAKERS	VA	93301	KERN	104,253							3/18/1935
28	199333		11	WILSHIRE CRESCENT BRANCH	12099 CRESCENT DRIVE	BEVERLY	VA	90212	LOS ANGELES	378,079							2/14/1958
30	199335		11	BURBANK BRANCH	1700 WEST BURBANK BOULEVARD	SIoux	VA	57104	MINNEHAHA	318,785							12/29/1954
36	199341		11	CITY OF COMMERCE BRANCH	5781 SOUTH EASTERN AVENUE	CITY OF COMMERCE	CA	90040	LOS ANGELES	150,326							4/17/1951
37	199342		11	MARKET BRANCH	501 MARKET STREET	COLUSA	CA	95932	COLUSA	105,161							8/23/1954
44	199348		11	SERRA BRANCH	135 SERRA AVENUE	DALY CITY	CA	94015	SAN MATEO	426,670							9/18/1961
47	199351		11	EUREKA BRANCH	605 G STREET	EUREKA	CA	95501	HUMBOLDT	133,800							1/31/1955
49	199353		11	GOLD RIVER BRANCH	2010 GOLD FIELD DRIVE	RANCHO CORDON	CA	95670	SACRAMENTO	268,095							2/28/1955

Image 3: View Online page displaying Branches schedule with the Back button, Schedule navigation, and Add Branch, Validate, Save Draft, Submit, and Cancel links highlighted

The **Back** button closes the SOD without saving and displays the search fields (Image 2 above).

Links to navigate to the next and previous schedules (Branches, Preparer, Summary) appear just above the list of branches.

The following links also display on the Branches schedule:

- **Add Branch** displays the Branch Details popup window for entering new branch information.
- **Validate** checks the SOD for quality and validity errors.
- **Save Draft** saves the SOD. Save the draft to save your work and return at a later time. It is recommended that you periodically save the draft in case of session time out, power outages, distractions, etc.
- **Submit** submits the SOD.
- **Cancel** discards any changes made since the last save.

5. If not displayed, navigate to the **Branches** schedule by clicking the Branches link or selecting the Branches from the Schedule drop-down list. The Branches schedule displays (Image 4).

The screenshot shows a web application interface for managing branches. At the top, there are navigation tabs for 'Administration' and 'Financial Institutions'. Below this, a header indicates 'Financial Institutions > Enter Online > View Online'. A 'Back' button is visible. The main content area displays details for a specific institution: ID RSSD 000000, FI Name CDRTST BANK, Reporting Cycle SODJune302018, FDIC Certificate Number 9999, OCC Charter Number 1, and Assigned Analyst Doe, Jane (analyst001). There are links for 'Blank SOD Report' and 'Facsimile'. Below this is a 'Failed Edits' section with a 'SOD' tab. A 'Schedule:' dropdown menu is set to 'Branches'. A search bar is present with the text 'All Dollar amounts are in Thousands.' and an 'Add Branch' button. The main table lists 623 total records, with the first page showing 10 records. The table columns are: Office Number, Office UNINUM, Change Code, Service Level, Name, Address, City, State, ZIP, County, Prior Period Deposits, Cur. Period Deposits, Cen Code, Cons. Office #, Pct Diff, Effective Date, Acquired Date, and Established Date. The 'Office Number', 'Cur. Period Deposits', 'Cen Code', and 'Cons. Office #' columns are highlighted with a red border.

Office Number	Office UNINUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Cen Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636							1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550							6/16/1956
19	199325		11	BAKERSFIELD DOWNTOWN BRANCH	1300 22ND STREET	BAKERS	VA	93301	KERN	104,253							3/18/1935
28	199333		11	WILSHIRE CRESCENT BRANCH	12089 CRESCENT DRIVE	BEVERLY	VA	90212	LOS ANGELES	378,079							2/14/1958
30	199335		11	BURBANK BRANCH	1700 WEST BURBANK BOULEVA	SIOUX	VA	57104	MINNEHAHA	318,785							12/29/1954
36	199341		11	CITY OF COMMERCE BRANCH	5701 SOUTH EASTERN AVENUE	CITY OF COMMERCE	CA	90040	LOS ANGELES	150,326							4/17/1951
37	199342		11	MARKET BRANCH	501 MARKET STREET	COLUSA	CA	95932	COLUSA	105,161							8/23/1954
44	199348		11	SERRA BRANCH	135 SERRA AVENUE	DALY CITY	CA	94015	SAN MATEO	426,670							9/18/1961
47	199351		11	EUREKA BRANCH	605 G STREET	EUREKA	CA	95501	HUMBOLDT	133,800							1/31/1955
49	199353		11	GOLD RIVER BRANCH	2010 GOLD FIELD DRIVE	RANCHO COLUSA	CA	95670	SACRAMENTO	268,095							2/28/1955

Image 4: Branches schedule with the Office Number link and the Current Period Deposits, Cen Code and Consolidated Office No. fields highlighted

6. Enter deposit data for each branch, as appropriate:
- **Current Period Deposits:** Report the applicable domestic deposit total (**in thousands**) for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices.
  - **CEN Code:** Enter “1” for estimated deposits, “2” for deposits consolidated with a different location (applicable for limited service locations only), or “3” for non-deposit accepting location. If reporting actual deposits for a location, the CEN Code should be left blank.
  - **Consolidated Office No.:** If you used CEN Code 2, indicate the FDIC-assigned office number of the location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. Limited service offices should be consolidated into another office in the same county unless your bank does not have a full service branch in that county. The Consolidated Office field should be left blank if the CEN Code is blank, 1, or 3.

If the bank has more than ten branches, use the numbered page buttons above the list of branches to browse to more branches.

To **update, correct** or **remove** a branch:

- Click the **Office Number** link (Image 4). The Branch Details popup window displays (Image 4a).
- Select the appropriate **change type and code**.
- Update the applicable branch information.
- **Validate** the address if the location was updated or corrected.
- Enter the **Effective Date** of the change.
- **Save** the changes.

The screenshot shows a 'Branch Details for ID RSSD 999999' popup window. At the top, there are buttons for 'Cancel', 'Validate Address', and 'Save'. Below these are several form fields, each with a red asterisk indicating a required field. The 'Change Type' dropdown menu is open, showing three options: 'Change', 'Correction', and 'Remove'. The 'Change Code' dropdown menu is also open, showing three options: '520 - Change in Location', '13', and '199319'. Other fields include 'Office Number' (13), 'Office UNINUM' (199319), 'Name' (BAKERSFIELD DOWNTOWN BRANCH), 'Address' (1300 22ND STREET), 'City' (BAKERS), 'State' (VA), 'ZIP' (93301), 'County' (KERN), 'Service Level' (12 - Full Service - Retail Office), 'Effective Date' (with a calendar icon), and 'Comment' (with a text area).

Image 4a: Branch Details Popup Window with Change Type drop-down menu



To **undo** a change entered in error and **revert** the branch information to the original values:

- Click the **Office Number** link (Image 4). The Branch Details popup window displays (Image 4b).
- Click the **Revert** button (Image 4b) to restore the branch data to the current values on file in the CDR.
- Then click the **Save** button to complete the process (Image 4c).

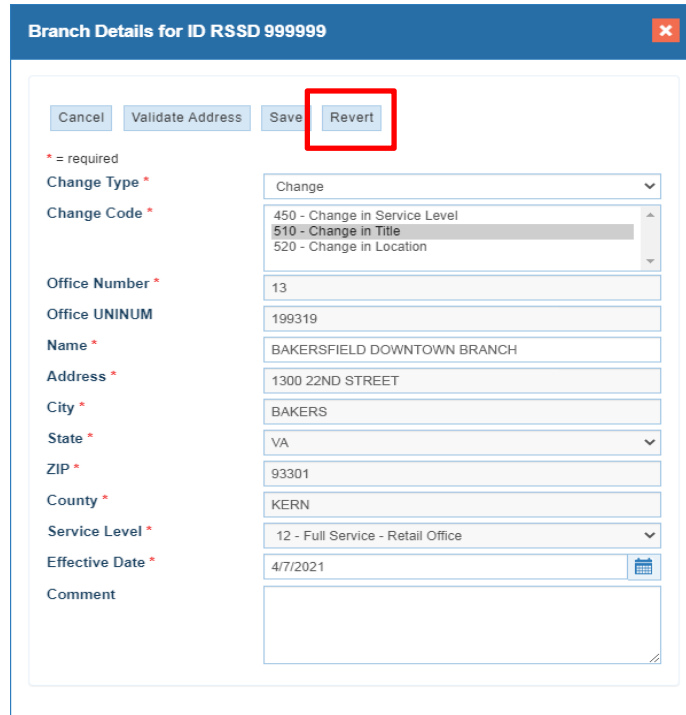


Image 4b: Branch Details Popup Window

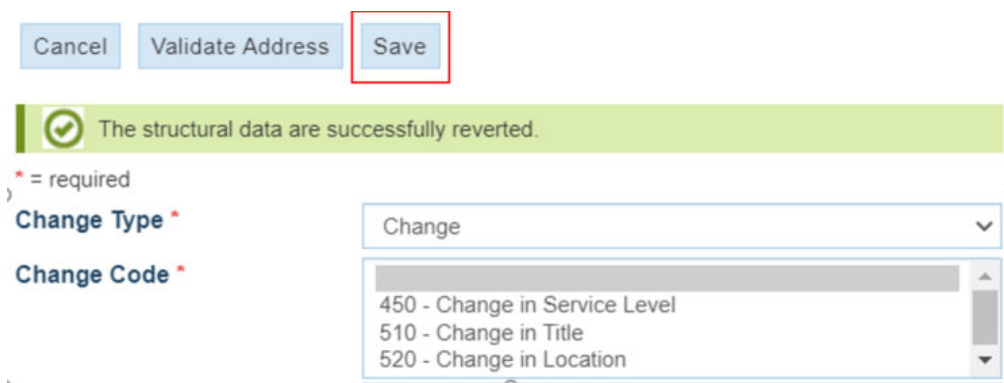


Image 4c: Branch Details Popup Window

To **add** a new branch:

- Click the **Add Branch** link. The Branch Details popup window displays (Image 4d).
- Select the appropriate add (Change) **code**.
- Enter the required branch information.
- **Validate** the address.
- Enter the **Effective Date**.
- **Save** the branch.

Branch Details for ID RSSD 999999

Cancel Validate Address Save

Change Type \* Add New

Change Code \* 711 - Office Opening  
712 - Office Purchased  
713 - Office Acquired in Absorption, Consolidation or Merger

Office Number \* 8001

Office UNINUM

Name \*

Address \*

City \*

State \*

ZIP \*

County \*

Service Level \*

Effective Date \*

Comment

Image 4d: Add New branch Popup Window

To **delete** a newly added branch (change code 711):

- Click the **Office Number** link (Image 4). The Branch Details popup window displays.
- Select the **Delete** change type option (image 4e).
- Click the Remove button (Image 4f).

Branch Details for ID RSSD 999999

Cancel Validate Address Save

\* = required

Change Type \*  
Change Code \*

Office Number \*  
Office UNINUM

Name \*  
Address \*  
City \*  
State \*  
ZIP \*  
County \*  
Service Level \*  
Effective Date \*  
Comment

Change Type dropdown menu options:  
Add New  
Delete  
713 - Office Acquired in Absorption, Consolidation or Merger

Image 4e: Branch Details Popup Window for an added branch with Change Type drop-down menu

Cancel Remove

\* = required

Change Type \*  
Change Code \*

Office Number \*  
Office UNINUM

Name \*  
Address \*  
City \*  
State \*  
ZIP \*  
County \*  
Service Level \*  
Effective Date \*  
Comment

Change Type dropdown menu option: Delete

Image 4f: Delete Details Popup Window

- After entering branch information, select the **Preparer** link. The Preparer schedule displays (Image 5).

**Note:** The **Vendor Code** is pre-populated with “100”. Leave this default.

The screenshot shows the 'Preparer-Preparer' form in the CDR system. The 'Validate' link is highlighted in a red box. The form contains the following fields:

Field ID	Field Name	Value	Confidentiality
1	Prepared by First Name, Last Name	Jane Does	Confidential
2	Preparer Phone #	9995551212	Confidential
3	Preparer email	jane.doe@cdrtestbank.com	Confidential
4	Secondary Contact First Name, Last Name	John Smith	Confidential
5	Secondary Contact Email Address		Confidential

Image 5: Preparer schedule with the Validate link highlighted

- Enter preparer information.

**Note:** The **Prepared Date** should be entered in mm/dd/yyyy format. Data entered in fields marked “Confidential” will not be made publicly available.

- Click the **Validate** link. The system validates the SOD and displays a success message along with any Failed Edits.

10. Click the **Failed Edits** tab to review any failed edits (Image 6).

Times are in Eastern Time. MDRM Lookup Dina Buckley Log Off Help

Administration - Financial Institutions -

Financial Institutions > Enter Online > View Online

Back

ID RSSD 999999  
 FI Name CDRTEST BANK  
 Reporting Cycle SODJune302018  
 FDIC Certificate Number 9999  
 OCC Charter Number 0  
 Assigned Analyst Doe, Jane (analyst001)

Blank SOD Report  
 Facsimile

Failed Edits SOD

Edits Reportability Rules

Retrieved Records: 1

Edit Name	Edit Type	Long Message
SUME1000	Quality	Call Report does not exist or Total deposit is not reported. Please review, and explain or revise as appropriate.

Retrieved Records: 1

Edit Name SUME1000

Long Message Call Report does not exist or Total deposit is not reported. Please review, and explain or revise as appropriate.

Edit Explanation Code

Edit Explanation

Save

Image 6: Failed Edits page with Failed Edits and SOD tabs, Edit Name link, Edit Explanation Code drop-down, Edit Explanation field and Save button highlighted

11. Enter explanations for each failed *quality* edit:

- Click the link in the **Edit Name** column for the failed edit to view the edit details.
- Select the **Edit Explanation Code** from the drop-down list.
- Enter the explanation in the **Edit Explanation** field.
- Click the **Save** button to the right.

**Note:** Explanations cannot be entered for failed *validity* edits. Validity edits must be resolved before submitting, or the SOD will be rejected.

12. Click the **SOD** tab to return to the SOD schedules.

13. Click the **Submit** link to submit the SOD. The system displays a success message once the SOD has been submitted.

- To print a copy of the SOD facsimile, click the Facsimile link (Image 7). The facsimile opens in a new browser tab (Image 8).

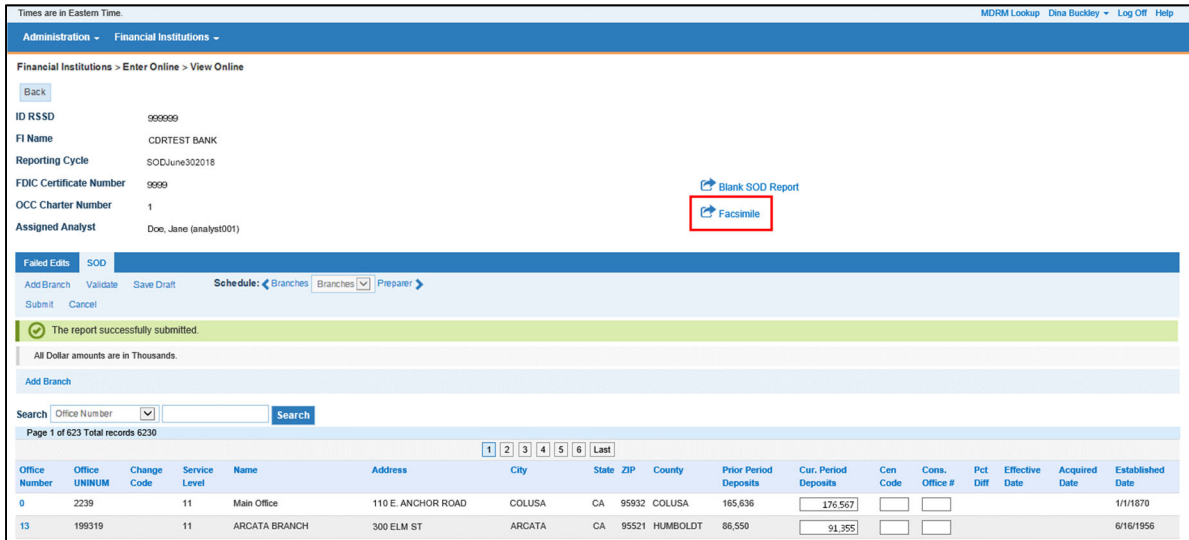


Image 7: Submitted SOD with Facsimile link highlighted

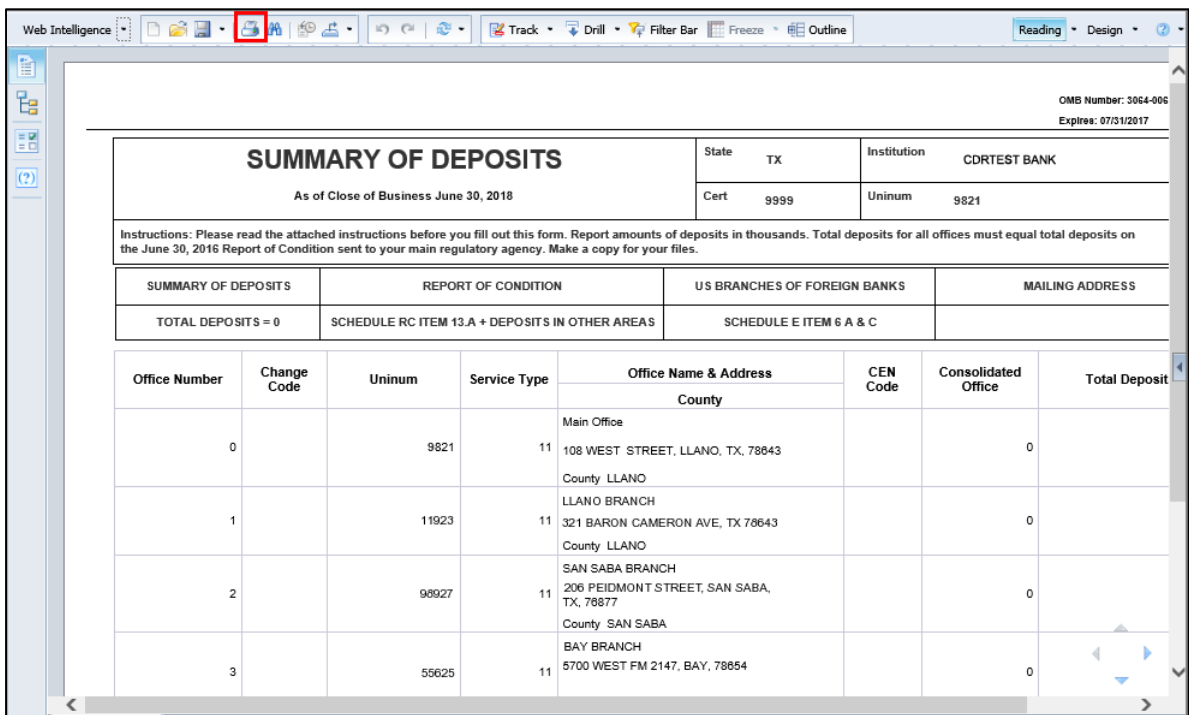


Image 8: SOD Facsimile with Print button highlighted

- Click the **Print** button. The system prompts to Open or Save the facsimile as a PDF, which can then be printed (Image 9).

**Note:** This behavior and system prompt may vary based on the browser being used and the user’s browser, internet and security settings.

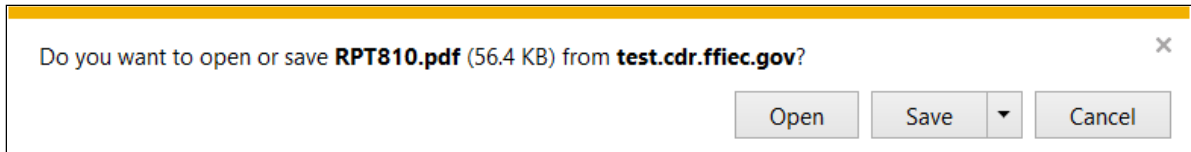


Image 9: Open or Save the SOD Facsimile as a PDF to print

## G. PRINTING THE SOD

A printable copy of the SOD is available immediately after submitting the SOD from the Enter Online page by clicking the Facsimile link (refer to Step 14 above).

A printable copy is also available from the View Facsimile feature at any time after submitting the SOD.

**Note:** The SOD must be in an *accepted* status. SODs in a *rejected* status (submitted with unresolved validity errors or quality errors without edit explanations entered) will not be available from the View Facsimile feature.

1. Log in to the CDR.
2. Select **Financial Institutions > Summary of Deposits (SOD) > View Facsimile** (Image 10).

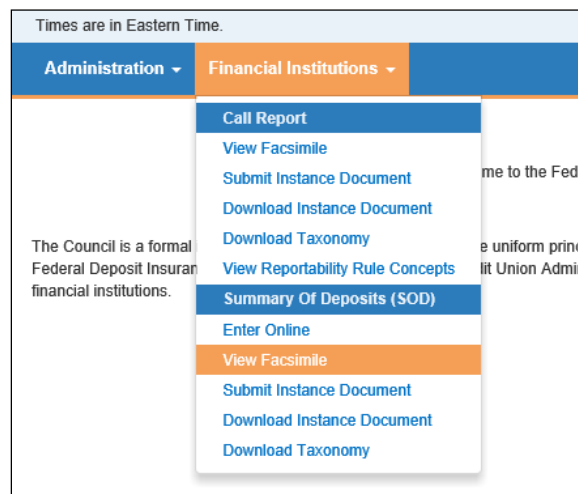


Image 10: Financial Institutions Menu with View Facsimile selected

- The View Facsimile page displays (Image 11). Select the desired period from the **Reporting Cycle** drop-down list.

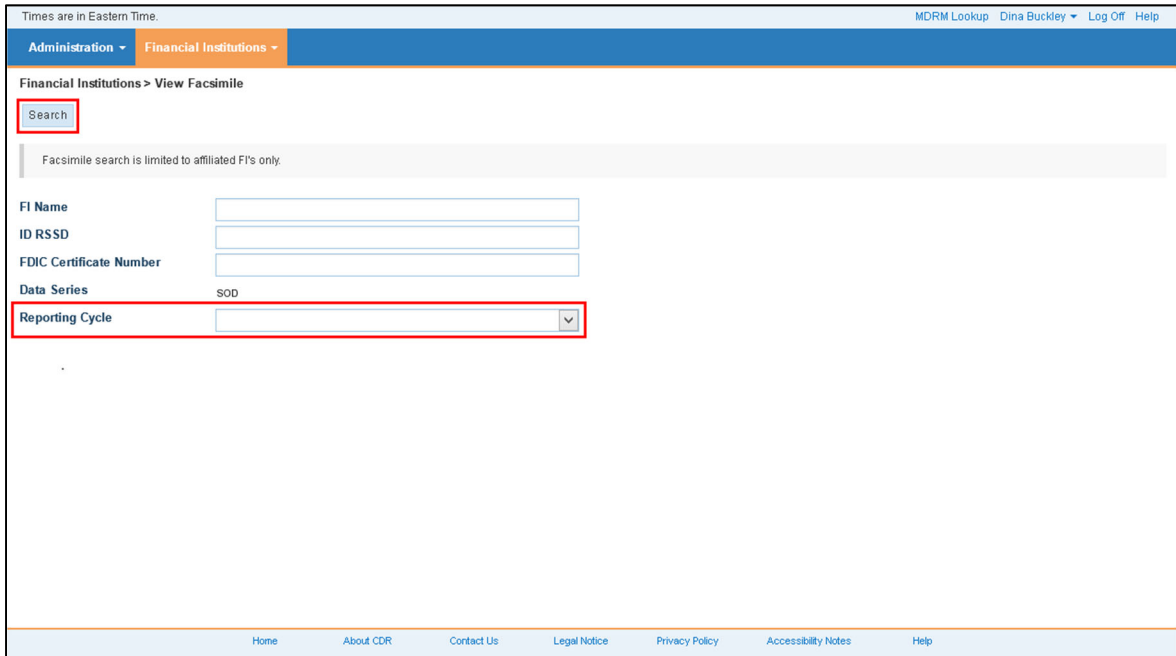


Image 11: View Facsimile page with Reporting Cycle drop-down and Search button highlighted

- Click the **Search** button. The Search results display (Image 12).

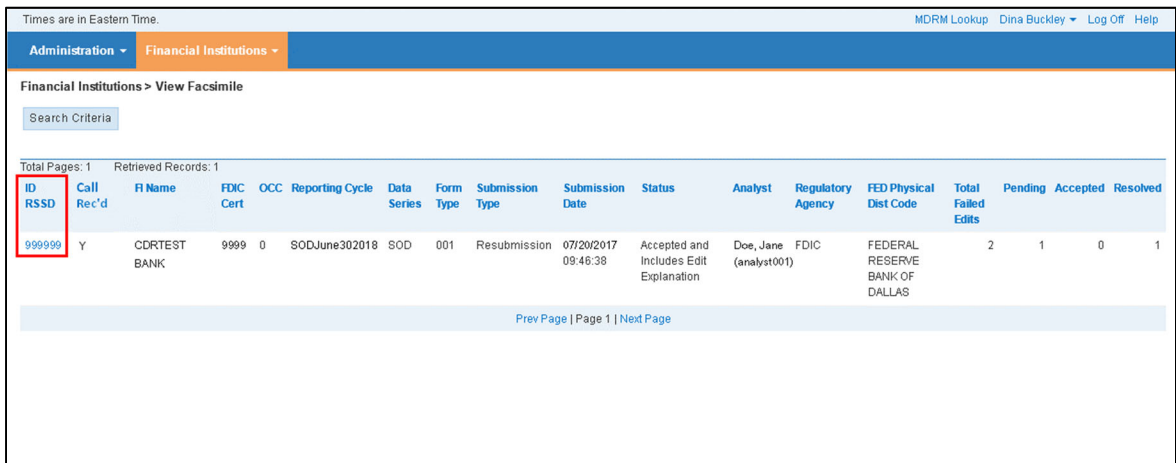


Image 12: View Facsimile search results with ID RSSD link highlighted



- Click the **ID RSSD** link. The facsimile opens in a new browser tab (Image 13).

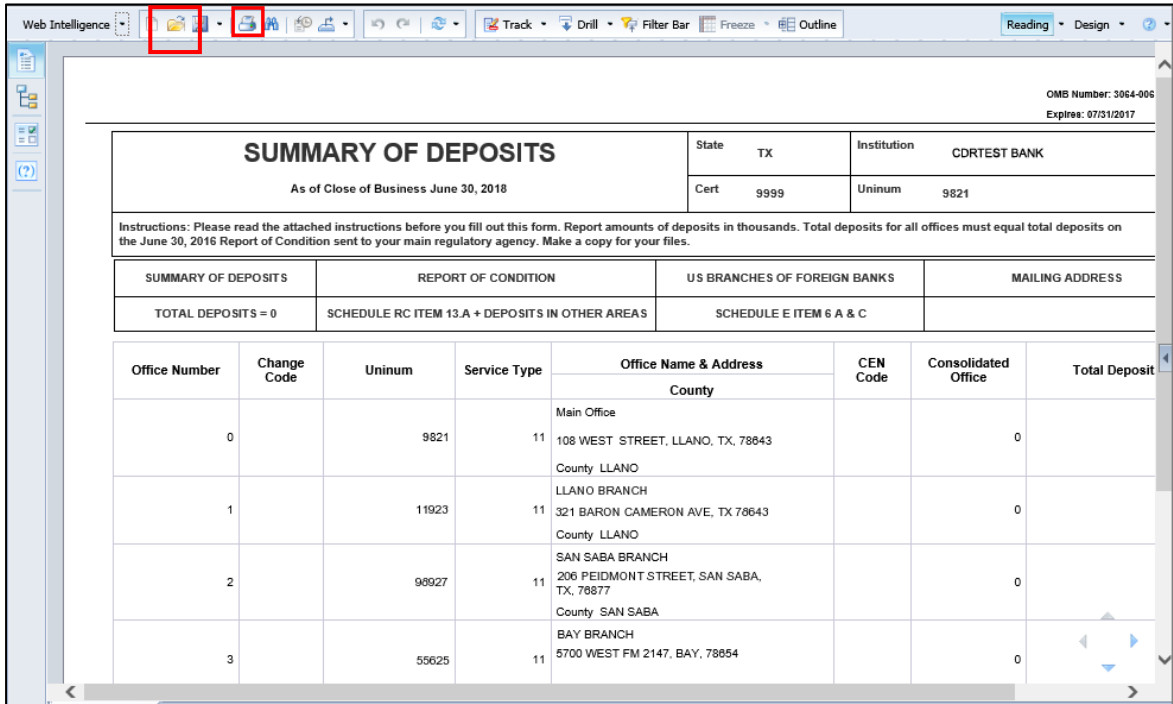


Image 13: SOD Facsimile with Print button selected

- Click the **Print** button. The system prompts to Open or Save the facsimile as a PDF, which can then be printed (Image 14).

**Note:** This behavior and system prompt may vary based on the browser being used and the user’s browser, internet and security settings.

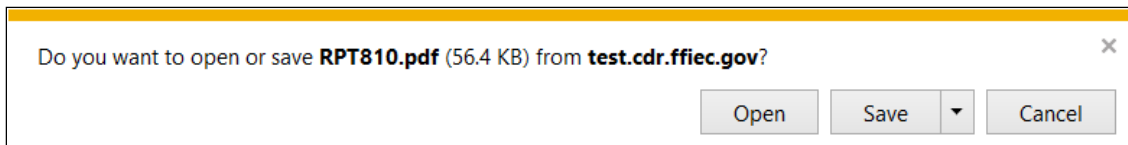


Image 14: Open or Save the SOD Facsimile as a PDF to print

## H. ACCESSING A SAVED OR PREVIOUSLY SUBMITTED SOD

Submitted SODs or SOD drafts saved to be completed at a later time are accessed from the Enter Online feature.

1. Log into CDR.
2. Select **Financial Institutions > Summary of Deposits (SOD) > Enter Online** (Image 15).

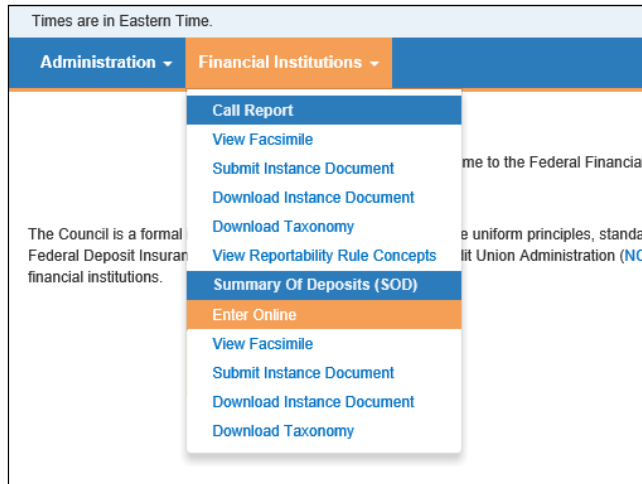


Image 15: Financial Institutions Menu with Summary of Deposits (SOD) > Enter Online selected

3. The Enter Online page displays (Image 16). Select the **Reporting Cycle** from the drop-down list.

 A screenshot of the "Financial Institutions > Enter Online" page. At the top, it says "Times are in Eastern Time." and "MDRM Lookup Dina Buckley Log Off Help". The page has a navigation bar with "Administration" and "Financial Institutions" dropdown menus. Below the navigation bar, the page title is "Financial Institutions > Enter Online". There is a "Continue" button highlighted with a red box. Below the button, there is a note: "\* = Required" and "Select a Reporting Cycle and click on Continue to start working on New or previously saved SOD Report." There is a form with several fields: "Data Series \*" with a dropdown menu showing "SOD"; "Reporting Cycle \*" with a dropdown menu showing "SODJune302018" (highlighted with a red box); "Form Type \*" with a dropdown menu showing "001"; "ID RSSD" with the value "999999"; and "Bank Name" with the value "CDRTEST BANK". At the bottom of the page, there is a footer with links: "Home", "About CDR", "Contact Us", "Legal Notice", "Privacy Policy", "Accessibility Notes", and "Help".

Image 16: View Online page with the Continue button and Reporting Cycle drop-down list highlighted

- Click the **Continue** button. The View Online page displays the default schedule of the SOD with previously saved data populated for each schedule (Image 17).

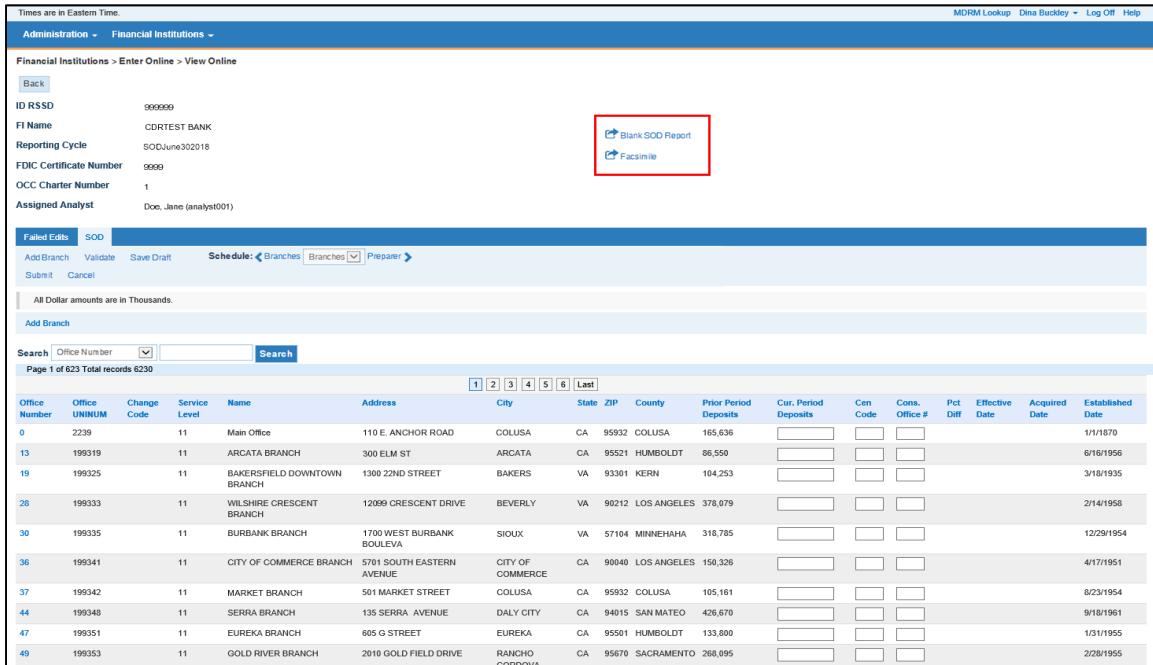


Image 17: View Online page with Blank SOD Report and Facsimile links highlighted

Refer to **Section E** above for information on entering data and submitting the SOD.

Click the **Blank SOD Report** link to save or print a blank copy (no deposits) of the SOD.

Click the **Facsimile** link to save or print a copy of the SOD facsimile.

## I. AMENDING A PREVIOUSLY SUBMITTED SOD

If a SOD Report needs to be amended after it was initially accepted, all previously submitted structure changes should be removed to ensure that no duplicate structure transactions will be processed. For reports completed directly in the CDR, log into the CDR and use the “Revert” function. For more information on accessing the “Revert” function refer to Section 5F - Completing the SOD Survey Directly in the CDR. For reports completed using vendor software, previously submitted structure changes should also be removed. Contact your software vendor for guidance on removing these structure changes.

## SECTION 6 - CHANGE CODES

**Change Code 450 - Service Level** - This code is used to modify the service level on an already listed office. Service level should identify the types of services offered, such as full service or limited service, and the description of a branch, such as brick and mortar, a retail facility (such as a supermarket or department store), drive through, mobile, seasonal, contractual, messenger, or Internet.

**Change Code 510 - Office Title** - This code is used to change the office title of an existing branch (*Important: Branch names must include the word “branch” in the title*). The main office title, however, cannot be changed, and an attempt to change a main office title will not be accepted. If your institution title is incorrect, please contact your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342.

**Change Code 520 - Office Relocation** - This code is used to report relocation of an existing office for which you have already received regulatory approval. If you are utilizing the SOD Survey as a formal notification of change in main office location, you must also provide a copy of your approval to relocate your main office to your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342. If you are correcting location information because of a typographical error or reassignment of a physical address by the postal service, use Change Code 999.

**Change Code 711 - Office Opening** - This code is used to report the opening of a de novo (new) office either by new construction, leased space or by purchasing already existing retail space, which is not listed in the SOD Survey.

Do not use Change Code 711 to report offices purchased from another institution or offices acquired from a consolidation or merger with another institution. If your institution has recently acquired branches from another institution, and the branch locations are not reflected on your office list in the CDR, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342. Please be prepared to provide the consummation date of the transaction and the name, city, and state of the other institution and a list of the applicable offices.

**Change Code 721 - Office Closed** - This code is used to report offices that are listed in the SOD Survey but should be reflected as closed. If you have recently been involved in a merger or purchase and assumption transaction but not all of the target institution’s branch locations remain active, use this code to indicate that these branches were closed immediately or soon after consummation of the underlying transaction.

Do not use Change Code 721 to report offices that have been sold to another institution. If your institution has sold branches to another institution, and the branch locations are still reflected on your office list in the CDR, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC’s Data Collection and Analysis Section at [sod@fdic.gov](mailto:sod@fdic.gov) or 1-800-688-3342. Please be prepared to provide the consummation date of the transaction and the name, city, and state of the other institution and a list of the applicable offices.

**Change Code 998 - Deletion** - This code is used to report a location which is listed in error and should not have appeared on the SOD Survey.

**Change Code 999 - Correction** - This code is used to report changes due to errors such as a misspelling or transposition of numbers. Also, include Postal Service street renumbering, county code errors or ZIP code redesignations in this category.

## SECTION 7 - SERVICE LEVELS

*The following offices should have deposits reported:*

**11 - Full Service - Brick and Mortar Office** - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff; may have safe deposit facilities on site. The site may be owned by the institution or may be leased by the institution.

**12 - Full Service - Retail Office** - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff, located in a retail facility such as a supermarket or department store; may have safe deposit facilities on site.

**13 - Full Service - Home Banking** - Telephone, PC or website through which your customers can open accounts, apply for loans, make fund transfers into accounts and other types of electronic transactions. If an Internet website, use the Internet address as the branch name. Use the city, state, ZIP code and county of the operations center that performs the back room operations associated with this activity. Note that the home banking address may not be the same as the main office address.

*The following offices are normally included with your survey but deposits may be consolidated with another office:*

**22 - Limited Service - Military Facility** - Reflects an office which is operated on a military base for the sole purpose of cashing military and government payroll checks.

**23 - Limited Service - Drive-Through/Facility Office** - Accepts deposits and payments; however, may not offer other services. This may be a branch's own facility, located within a retail establishment or a detached drive-through branch.

**29 - Limited Service - Mobile/Seasonal Office** - Branches open for a limited period of time during the week (e.g., located in a nursing home), seasonal (e.g., located at a county fair) or that operate on wheels, travel to many locations and provide services such as opening accounts, accepting deposits and making loans. Mobile branches do not have a fixed location; therefore, they are normally recorded with the address of the main office.

*The following offices are included in your survey but are normally nondeposit locations:*

**21 - Limited Service - Administrative Office** - Reflects a management office. Accepts no deposits nor make any loans.

**30 - Limited Service - Trust Office** - Conducts trust activities only. These locations may have monies that are insured by the institution but have not been deposited into an account of an insured depository institution.

*The offices listed below are not included in your survey. If any of these offices are listed on your survey, modify the Service Level field as appropriate and indicate Change Code 450 - Change in Service Level to reflect the change.*

**24 - Limited Service - Loan Production Office** - Processes loans and does not accept deposits.

**25 - Limited Service - Consumer Credit Office** - Processes consumer credit loans.

**26 - Limited Service - Contractual Office** - Affiliated institutions contract with one another to utilize the brick and mortar branches of another entity.

**27 - Limited Service - Messenger Office** - Used by courier services to make deposit drops; no retail customer interaction.

**28 - Limited Service - Retail Office** - Typically located in retail establishments or free standing kiosks that have limited customer service assistance (unstaffed), and provide most services through an ATM.

## SECTION 8 - GLOSSARY

**Branch/Office** - A branch/office, for purposes of this survey, is any location, or facility, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans are granted. Branches include, but are not limited to, brick and mortar locations, detached drive-in facilities, seasonal offices, offices on military bases or government installations, paying/receiving stations or units, and Internet and telephone banking locations where a customer can open accounts, make deposits and borrow money.

Automated Teller Machines, Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals, Electronic Fund Transfer Units and Loan Production Offices are not considered branches for purposes of this survey.

Deposit information is required for each insured office of an FDIC-insured institution located in any State, the District of Columbia, the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands, and including any foreign country which has state-equivalent federal benefits extended by treaty.

**CEN Code and Consolidated Office Number** - A CEN Code (described below) is used to indicate estimated deposit totals, consolidated offices, or locations that do not accept deposits. If deposits are consolidated with another location, a Consolidated Office Number must also be provided. If actual deposits for a location are reported, the CEN Code should be left blank.

**Estimation (CEN Code 1)** - When centralized bookkeeping or other conditions make it impossible to report exact amounts, estimates may be provided. Reflect estimated office totals by entering 1 in the CEN Code field. It is not acceptable to perform estimation procedures that result in exactly the same deposit total for each office.

**Consolidation (CEN Code 2)** - Consolidation of accounts, or deposit data, for two or more offices is permitted only for drive-in offices, seasonal offices, military facilities, limited service mobile offices.

Consolidating/combining deposits of offices located in different counties is NOT permitted. To indicate a consolidated office, enter 2 in the CEN Code field and 0 in the Deposit field. In the Consolidated Office Number field, enter the FDIC office number of the office into which the deposits are consolidated. Offices where deposits are reported should not reflect CEN Code 2 or a Consolidated Office number.

**Nondeposit Office (CEN Code 3)** - For a nondeposit office, enter 3 in the CEN Code field and 0 in the Deposit field. Administrative offices and trust service offices are examples of nondeposit offices.

**Change Code** - When the status of an office is changed or an office is added, a change code is used to indicate the nature of the change or addition. This item should be populated only if current office information is being changed or additional offices are being added. You may use more than one change code per office if applicable. For example, if an office name and location has changed, reflect Change Codes 510 and 520 in the Change Code field and provide the correct name and location information. A complete list of Change Codes with explanations is provided in *Section 6 - Change Codes*.

**Deposits** - Deposits, for purposes of this survey, are defined in the same manner as for the Call Report, and Report of Assets and Liabilities. The definition applies to deposits held, or accepted, by the reporting financial institution in its main office and in any branch located in any State, the District of Columbia, the



Commonwealth of Puerto Rico, or any U.S. territory or possession which include but are not limited to Guam and the U.S. Virgin Islands. For a specific definition of deposits, refer to the instructions for the regulatory financial reports filed by your institution.

**Effective Date** - An effective date should be provided for most changes. Effective dates should be entered in mm/dd/yyyy format. It is not necessary to include an effective date for a correction (Change Code 999) or a deletion (Change Code 998). Effective date is optional for a change in service level (Change Code 450).

**Financial Institution** - A financial institution, for purposes of this survey, is an FDIC-insured institution which operates as of June 30, 2023. These institutions include all FDIC-insured commercial banks, savings banks, thrifts and insured U.S. branches of foreign banks.

**Office Name and Physical Address** - This field includes the office name, physical address, city, state, ZIP code and county. If any portion of the address is incorrect, annotate corrections using the appropriate change code listed in *Section 6 - Change Codes*. Institutions should review the physical address for all branch office locations to ensure consistency with United States Postal Service standards. Physical addresses, including ZIP codes and counties, may be verified at <https://www.usps.com/zip4>. Institutions should not use post office boxes, mailing addresses other than the actual physical address, street names without actual numbers, intersections, or any other general locations when entering their branch office location information.

**Office Number** - The office number is assigned by the FDIC. **Do not change** the FDIC office number provided with your location information. Check the office information carefully to insure that the total deposits being submitted for each branch correspond to the FDIC's office numbering system rather than office numbering systems that may be utilized by an individual institution.

For office locations that are added to the survey, office numbers will be automatically generated.

**Service Level** - Service Level indicates the types of services provided and business conducted at each facility. A complete list of Service Levels with explanations is provided in *Section 7 - Service Levels*.

