

Annual Report on Compliance with the Plain Writing Act of 2010
Federal Deposit Insurance Corporation (FDIC)
May 2025

Introduction

The *Plain Writing Act of 2010* (the Act) requires federal agencies to prepare certain documents according to plain writing guidelines. These “covered documents” include documents relating to agency benefits and services, and compliance with agency law and regulations. They include both paper and electronic versions of documents such as letters, notices, publications, forms, and instructions. The Act also requires federal agencies to post [Annual Compliance Reports](#) on their public websites. Guidance on complying with the Act’s plain writing mandate is found in the Office of Management and Budget (OMB) [Memorandum M-11-15, Final Guidance on Implementing the Plain Writing Act of 2010](#) (published April 13, 2011). This is the Federal Deposit Insurance Corporation’s Annual Compliance Report for 2025.

Implementation of the Act

Recognizing that the Act creates a continuing obligation on covered agencies, FDIC officials have continued their focus on increasing and reinforcing employee awareness of the Act, and monitoring compliance with the Act.

Division and Office Compliance Coordinators and the FDIC’s Corporate University training staff encourage employees to complete the *Plain Writing Online Training* course and other related courses that emphasize plain writing principles. The FDIC also incorporates information regarding the Act and the associated training requirements into its new employee orientation process. As of March 2025, 1,169 employees completed the Plain Writing Act Training. See Attachment 1 for 2024-2025 Data on Completion of Plain Writing Training.

On a periodic basis, the agency conducts a review of the most visited pages on FDIC’s public-facing website at <https://www.fdic.gov/> using plain writing principles to assess compliance with the Act. In May 2025, the FDIC completed its review and found three items requiring remediation, which were promptly resolved.

The FDIC’s Office of Communications (OCOM) routinely engages with Divisions and Offices in advance of agency publications posted on FDIC.gov and significant communications to employees – consistent with the intent of the Act. Examples of these documents include press releases, financial education materials, banking industry research, and Congressional reports.

In April 2025 through May 2025, FDIC Division and Office Directors, in consultation with their Compliance Coordinators and management teams, certified that, to the best of their knowledge, employees in their organizations comply with the Act. Please refer to the Certification of Compliance in Attachment 2, followed by a table indicating the date each Division/Office Director signed off on the certification.

Summary

The FDIC continues to make a concerted effort to embrace both the intent and the letter of the Act and to ensure that agency employees comply with and remain knowledgeable on the principles of the Act.

Attachments

- (1) 2024-2025 Data on Completion of Plain Writing Training
- (2) 2025 Division/Office Compliance Certification

Attachment 1
2024-2025 Data on Completion of Plain Writing Training
of FDIC Employees Trained*

	Total for Division or Office Apr '23 – Mar '24	Total for Division or Office Apr '24 – Mar '25
Chief Information Officer Organization (CIOO; includes the Division of Information Technology and the Office of the Chief Information Security Officer)	22	40
Division of Complex Institution Supervision and Resolution (CISR)	10	27
Chief Operating Officer Organization (COOO)	1	1
Corporate University (CU)	21	55
Division of Depositor and Consumer Protection (DCP)	182	172
Division of Insurance and Research (DIR)	21	38
Division of Administration (DOA)	39	87
Division of Finance (DOF; includes the Office of Risk Management and Internal Controls)	19	24
Division of Resolution and Receiverships (DRR)	80	99
Executive Offices (EO)	1	13
Legal Division	42	63
Office of Communications (OCOM)	3	4
Office of Inspector General (OIG)	2	10
Office of the Deputy for External Affairs (ODEA)	1	0
Office of Financial Institution Adjudication (OFIA)	1	0
Office of Minority and Women Inclusion (OMWI)**	14	4
Division of Risk Management Supervision (RMS)	367	532
FDIC TOTAL	826	1,169

*The numbers reflect employees who have taken the Plain Writing Act training and other training courses that incorporate Plain Writing Act principles. In some cases, employees have taken training more than once.

**Pursuant to the Office of Personnel Management (OPM) guidance issued on January 21, 2025, to federal agencies regarding the President's executive orders titled *Ending Radical and Wasteful Government DEI Programs and Preferencing* and *Initial Rescissions of Harmful Executive Orders and Actions*, the Federal Deposit Insurance Corporation (FDIC) terminated DEIA initiatives, and programs.

Attachment 2

**Plain Writing Act
Division and Office Certification**

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Federal Deposit Insurance Corporation

550 17th Street NW, Washington, D.C. 20429-9990

PLAIN WRITING ACT OF 2010
COMPLIANCE CERTIFICATION

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

1. I am personally aware of the requirements of the Act;
2. I have designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
3. I have communicated with my employees, either personally, through my designee, or through a responsible manager, about the provisions of the Act and its applicability to the FDIC;
4. I have made a good faith effort, either personally or through my designee or responsible managers, to identify any "covered documents" prepared by my organization;
5. To the best of my knowledge, employees in my organization who prepare covered documents have taken a Plain Writing training course offered through Corporate University, and I, or my designee or responsible managers, will continue to ensure they are aware of the availability of this training;
6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
8. To the extent any instances of non-compliance with the Act are identified, I (through my designee or responsible managers) will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

2025 Division/Office Compliance Certification

Division/Office	Date Signed by Division/Office Director
Chief Information Officer Organization (CIOO; includes Div. of Information Technology & Office of Chief Information Security Officer)	04/15/25
Div. of Complex Institution Supervision and Resolution (CISR)	04/17/25
Chief Operating Officer Organization (COOO)	07/14/25
Corporate University (CU)	04/15/25
Div. of Depositor and Consumer Protection (DCP)	04/25/25
Div. of Insurance and Research (DIR)	04/29/25
Div. of Administration (DOA)	04/29/25
Div. of Finance (DOF)	04/21/25
Office of Risk Management and Internal Controls (ORMIC)	04/01/25
Div. of Resolutions and Receiverships (DRR)	04/18/25
Executive Offices (EO)	07/14/25
Legal Division	04/14/25
Office of Communications (OCOM)	04/23/25
Office of Inspector General (OIG)	04/24/25
Office of the Deputy for External Affairs (ODEA)	07/14/25
Office of Legislative Affairs (OLA)	03/28/25
Office of Minority and Women Inclusion (OMWI)	04/18/25
Office of the Ombudsman (OO)	04/14/25
Division of Risk Management (RMS)	04/25/25