

From: [Robert Rutkowski](#)
To: [Public Information](#); [Comments](#)
Subject: [EXTERNAL MESSAGE] FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation, of Insured Status, and Misuse of the FDIC's Name or Logo; Document No. 2025-16056; RIN 3064-AG14; 90 Fed. Reg. 40767 (Aug. 21, 2025)
Date: Monday, October 20, 2025 3:10:43 PM

Travis Hill
Chair (Acting)
Federal Deposit Insurance Corporation
Public Information Center
3501 North Fairfax Drive
Room E-1021
Arlington, VA 22226

Re: FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation, of Insured Status, and Misuse of the FDIC's Name or Logo; Document No. 2025-16056; RIN 3064-AG14; 90 Fed. Reg. 40767 (Aug. 21, 2025)

Dear Chair:

Better Markets filed a **comment letter** on a Proposal about banks' signage requirements for claiming FDIC insurance coverage. The FDIC was created to protect all Americans by maintaining confidence and stability in the banking system. One of the key tools that the FDIC uses to fulfill this mission is clear and conspicuous signage that communicates to depositors whether the FDIC's guarantee will protect their money.

While the FDIC's Proposal does make some useful additions, it opens far too many loopholes that will endanger consumers and enable banks and shadow banks to trick and defraud them into thinking their money will be protected by FDIC insurance when it will actually not be protected.

Most importantly, the Proposal would make signs of FDIC insurance less visible where they are needed most—when consumers are interacting with their bank—and increase the likelihood that consumers will be confused or misled about FDIC insurance for their money.

The bottom line is that, rather than protecting depositors, banks, and its own reputation, with this Proposal, the FDIC is green-lighting scammers and fraudsters by failing to hold banks accountable for implementing the most

basic and necessary consumer protection rules. The Proposal stacks the deck ***against consumers*** with changes that will incentivize scammers to take advantage of unsuspecting depositors.

The comment letter is available: <https://bettermarkets.org/wp-content/uploads/2025/10/Better-Markets-Comment-Letter-FDIC-Official-Signs.pdf>

Yours sincerely,
Robert E. Rutkowski

A black rectangular redaction box covering the signature area.