Wisconsin Bankers
ASSOCIATION

October 20, 2025

Jennifer M. Jones
Deputy Executive Secretary
Attention: Comments—RIN 3064–AG14
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Re: FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo; RIN 3064–AG14

To whom it may concern,

The Wisconsin Bankers Association (WBA) is the largest financial trade association in Wisconsin, representing nearly 180 state and nationally chartered banks, savings banks, and savings and loan associations of all sizes located in Wisconsin, their branches, and over 30,000 employees. WBA appreciates the opportunity to comment on the Federal Deposit Insurance Corporation's (FDIC) notice of proposed rulemaking to amend signage requirements for digital deposit-taking channels (NPR).

Since the FDIC issued its 2023 final rule (2023 rule) amending signage and advertising requirements under 12 CFR Part 328, banks have encountered significant difficulty in interpreting and implementing the new standards. Particularly across digital deposit-taking channels. While FDIC's decision to delay certain compliance dates, its publication of FAQs, and its engagement with the industry have been appreciated, these efforts have not yet fully resolved the core challenges that continue to burden institutions. Further revisions are necessary to ensure the rule is workable, effective, and aligned with the realities of modern banking operations.

The relatively recent rulemaking process to amend Part 328 has spanned nearly two years and involved multiple revisions for purposes of extending compliance timelines. FDIC adopted the 2023 Final Rule in January 2024, with an initial compliance date of January 1, 2025. That date was subsequently delayed to May 1, 2025, and then again to March 1, 2026, specifically for sections 328.4 and 328.5. The NPR would revise those sections and establish a new compliance date of January 1, 2027. Again, while FDIC's recognition of the implementation challenges is appreciated, the overlapping timelines have created confusion and uncertainty for institutions attempting to plan and allocate resources effectively. Banks are now faced with the prospect of implementing requirements that may soon be revised, leading to duplicative efforts and unnecessary costs. WBA appreciates FDIC's efforts to resolve these issues through the NPR, and offers the following comments to regarding these ongoing challenges, to recommend practical revisions, and highlight those aspects of the NPR that will support banks in achieving meaningful and sustainable compliance.

Wisconsin banks have worked diligently to comply with the 2023 rule, but as FDIC is aware, the process has revealed significant operational and technical challenges. As mentioned above, these issues have become most prominent when seeking to comply with the new requirements related to digital channels. Unlike physical signage, which can be implemented with relative consistency across branch locations, digital signage requirements must be adapted to a wide range of platforms, including websites, mobile applications, online banking portals, and third-party integrations. Indeed, even among individual platforms, there exists significant variety in how each of these environments presents unique design constraints, and many banks rely on external vendors to manage these platforms. Implementing signage changes across these systems requires coordination with multiple vendors, each operating on their own development cycles and priorities. This has proven to be a time-intensive and costly process, especially for community banks with limited internal IT resources. Compounding these challenges, banks have often struggled to interpret FDIC's intended application of the rule across these varied digital environments, further complicating efforts to implement signage in a compliant and consistent manner.

In addition to the technical burden, banks have expressed concern about the impact of signage requirements on the customer experience. Prescriptive placement standards such as requiring the FDIC digital sign to appear near the top of every page can interfere with user interface design and create visual clutter. Moreover, many banks have raised concerns with how to rectify the resulting requirement for both deposit and non-deposit signage on pages that reference both insured and non-insured products. Implementing banks are rightfully concerned about how to balance this with the potential for customer confusion.

WBA appreciates FDIC's efforts to address these concerns. Not only through the NPR, but also with the creation of its FAQs and overall recognition and communication on the matter. To that extent, the NPR addresses many of these concerns. The removal of specific font sizes, hexadecimal color codes, and pixel dimensions from the digital sign design requirements is a welcome change that will allow banks to tailor signage to their platforms while maintaining clarity. The NPR's recognition of text wrapping and alternative fonts is particularly helpful for mobile applications, where space is limited. Similarly, the decision to eliminate the requirement to display the FDIC digital sign on "pages where the customer may transact with deposits" and to narrow the scope of non-deposit signage to pages "primarily dedicated" to non-deposit products reflects a more practical and targeted approach. WBA supports all of these changes.

We also support the NPR's proposed revisions to the one-time notification requirement. Allowing the notification to be dismissed automatically after a reasonable viewing period, currently defined as at least three seconds, strikes an appropriate balance between consumer awareness and usability. This change will reduce disruption to the customer experience and simplify implementation for banks.

With respect to ATM signage, WBA supports the expanded exception allowing continued use of the physical FDIC sign for devices placed into service before January 1, 2027, or those that do not offer non-deposit products. Many banks have already invested in physical signage for their ATMs, and requiring electronic signage retrofits would impose unnecessary costs without a corresponding consumer benefit.

While we support the proposed compliance date of January 1, 2027, we remain concerned about the current March 1, 2026 deadline for the 2023 Final Rule. The existing compliance date remains in effect and is not superseded by the proposal. This creates a situation in which banks are expected to implement requirements that may soon be revised, leading to duplicative efforts and wasted resources. WBA urges FDIC to suspend enforcement of Sections 328.4 and 328.5 until the proposed rule is finalized and to formally stay the March 1, 2026 compliance date. At a minimum, we request that FDIC extend the deadline by one year to allow sufficient time for implementation following publication of a final rule.

Finally, we encourage FDIC to provide additional guidance on the "clear, continuous, and conspicuous" standard, particularly as it applies to mobile applications and responsive web designs. We also request clarification regarding the treatment of affiliated third-party platforms under the one-time notification requirement, as well as consideration of how Part 328 signage requirements interact with other regulatory disclosure obligations.

WBA appreciates the FDIC's efforts to modernize signage requirements in a way that reflects how consumers interact with banks today. We support the proposed amendments and urge the FDIC to finalize a rule that balances consumer clarity with operational feasibility. We also request that the FDIC take immediate steps to provide regulatory certainty to banks as they prepare for implementation.

Thank you for the opportunity to comment.

Sincerely,

[redacted]

Rose Oswald Poels
President/CEO

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