

**2013 Chief FOIA Officer Report  
Federal Deposit Insurance Corporation  
Richard J. Osterman, Jr., Acting Chief FOIA Officer  
March 2012 - March 2013**

**Section I: Steps Taken to Apply the Presumption of Openness**

**The guiding principle underlying the President's FOIA Memorandum and the Attorney General's FOIA Guidelines is the presumption of openness.**

**Describe steps taken to ensure that the presumption of openness is being applied to all decisions involving the FOIA. Answer the questions listed below and include any other pertinent information:**

- 1. Did your agency hold an agency FOIA conference, or otherwise conduct training during this reporting period?**

Yes. The FDIC's FOIA/Privacy Act Group ("FOIA Group") conducted training on the FOIA at the in-house "core functions" seminar for attorneys and paralegals held in May 2012.

The FOIA Group also provided training to the staff of the Corporation's Office of Corporate Risk Management (OCRM) on FOIA law and procedures.

**Did your FOIA professionals attend any FOIA training, such as that provided by the Department of Justice?**

Members of the FOIA Group attended the *Advanced Freedom of Information Act Seminar* conducted by the Department of Justice in April 2012, the *2012 Annual FOIA Report and 2013 Chief FOIA Officer Report Refresher Training* course in October 2012, and the *FOIA Litigation Seminar* in November 2012.

FOIA Coordinators from the FDIC's Division of Risk Management Supervision (RMS) attended *The Freedom of Information Act for Attorneys and Access Professionals* held in February 2012.

**Attorney General Holder's FOIA Guidelines strongly encouraged agencies to make discretionary releases of information, and the Office of Information Policy (OIP) encourages agencies to make such discretionary releases whenever there is no foreseeable harm from release.**

- 2. Did your agency make any discretionary releases of otherwise exempt information?**

Yes. The FDIC made discretionary disclosures of exempt records pursuant to 12 C.F.R. § 309.6 ("Part 309"), which provides that under appropriate circumstances,

discretionary disclosures may be authorized by the Director of the FDIC division having primary authority over the exempt records in question or by the General Counsel, or their designees. The Chairman of the FDIC may also authorize such disclosure. In accordance with Part 309, both FDIC headquarters and Regional Offices make discretionary disclosures on a case-by-case basis in response to written requests received for exempt information.

**3. What exemptions would have covered the information that was released as a matter of discretion?**

FOIA exemptions that would have covered the information that was released as a matter of discretion include Exemptions 5 and 8.

**4. Provide a narrative description, or some examples of, the types of information that your agency released as a matter of discretion.**

The FDIC has made partial discretionary releases of information contained in or related to reports of examination.

**5. Describe any other initiatives undertaken by your agency to ensure that the presumption of openness is being applied.**

The FDIC continues to use its website, social media and publications to proactively make information available to the general public. For example, the FDIC posts on its website copies of resolution agreements and summaries of bids received as soon as practicable after a bank fails; the video presentation *Deposit Insurance Coverage - Certain Retirement Accounts* is now available on YouTube as are videos of specific interest to community bankers; and the Fall 2012 special edition of the *FDIC Consumer News* (available online or by mail) contains quick tips for young adults and teens to help them manage their money

## **Section II: Steps Taken to Ensure that Your Agency Has an Effective System in Place for Responding to Requests**

**As the Attorney General emphasized in his FOIA Guidelines, “[a]pplication of the proper disclosure standard is only one part of ensuring transparency. Open government requires not just a presumption of disclosure, but also an effective system for responding to FOIA requests.”**

**Describe steps taken to ensure that your agency system for responding to requests is effective and efficient. Answer the questions below and then include any additional pertinent information:**

**1. Do FOIA professionals within your agency have sufficient IT support?**

Yes.

**2. Do your FOIA professionals work with your agency's Open Government Team?**

Yes.

**3. Has your agency assessed whether adequate staff is being devoted to FOIA administration?**

Yes. The FDIC reviews the workload, backlog, and response time of the FOIA Group and divisional FOIA coordinators on an ongoing basis to assess whether adequate staffing is being devoted to FOIA administration. Between the end of Fiscal Year 2011 and the end of Fiscal Year 2012, average response times were reduced for simple, complex and expedited requests. In addition, the FDIC ended Fiscal Year 2012 with no backlog of requests. Thus, present staffing appears adequate.

**4. Describe any other steps your agency has undertaken to ensure that your FOIA system operates efficiently and effectively, such as conducting self-assessments to find greater efficiencies, improving search processes, streamlining consultations, eliminating redundancy, etc.**

The FOIA Group produces weekly reports which are used to monitor the processing of requests. In addition, the FOIA Group routinely monitors its automated FOIA system to ensure that it operates efficiently and effectively. When necessary, FDIC employees from outside the FOIA Group have been assigned to assist in the processing of FOIA requests.

### **Section III: Steps Taken to Increase Proactive Disclosures**

**Both the President and Attorney General focused on the need for agencies to work proactively to post information online without waiting for individual requests to be received.**

**Describe steps taken to increase the amount of material that is available on your agency website, and the usability of such information, including providing examples of proactive disclosures. Answer the questions listed below and include other pertinent information:**

**1. Provide examples of materials that your agency has posted this year.**

Information added to the FDIC's website (FDIC.gov) is highlighted in the "What's New" section of the Corporation's external home page. Material posted on the FDIC's website in the past year includes: the Summer 2012 edition of

*Supervisory Insights*, a publication that discusses emerging issues faced by bank supervisors; memoranda and other documents presented to the FDIC's Board of Directors at open board meetings held throughout the year; the Chief Financial Officer's (CFO) Report to the Board for the fourth quarter of 2011 and the first two quarters of 2012 highlighting the Corporation's financial activities and results; the 1st and 2nd Quarter 2012 editions of the *Quarterly Banking Profile*, a publication that provides a report card on the status and performance of the banking industry; the Spring and Summer 2012 editions of the *FDIC Consumer News*, a newsletter that provides practical guidance on how to become a smarter, safer user of financial services; the public portions of resolution plans submitted by "systemically important financial institutions" under the Dodd-Frank Wall Street Reform and Consumer Protection Act; updates to the FDIC's *Compliance Examination Manual*; and the results of the 2011 FDIC *National Survey of Unbanked and Underbanked Households*. A list of the many types of material currently posted on the FDIC's public website is attached to this Report as Appendix A.

- 2. Beyond posting new material, is your agency taking steps to make the posted information more useful to the public, especially to the community of individuals who regularly access your agency's website, such as soliciting feedback on the content and presentation of the posted material, improving search capabilities on the site, creating mobile applications, providing explanatory material, etc.?**

Yes. The FDIC is always looking to improve the user experience and obtain user feedback on its website. The FDIC measures user interaction several ways: participation in the American Customer Satisfaction Survey; real-time activity measurement on website activity through Adobe Site Catalyst; and using metrics from the GovDelivery email subscription service to measure citizen engagement efforts. These metrics assist the FDIC in determining the need for any new information or design of FDIC.gov. The metrics are reviewed on a quarterly basis. The FDIC also invites the public to submit questions, comments or suggestions about its website by e-mail to the Webmaster ([webmaster@fdic.gov](mailto:webmaster@fdic.gov)).

- 3. If so, provide examples of such improvements.**

*FDIC BankFind* was redesigned in November 2012 to enhance the look and usability of the site, including improved ease of use from mobile devices. *BankFind* allows the public to locate information on FDIC-insured banking institutions.

The FDIC uses the Google Search Appliance to perform searches throughout FDIC.gov. In the last year, we have upgraded this appliance to the latest version and we have updated search results pages to allow users to view the results by relevance or by date.

**4. Describe any other steps taken to increase proactive disclosures at your agency.**

*FDIC.gov and Social Media Outlets*

The FDIC's website hosts 55,000 web pages and files and over 30 data tools that allow users to get detailed information on all FDIC laws, regulations, policies, and programs. FDIC.gov also presents links that enable users to subscribe to email or Really Simple Syndication (RSS) notifications whenever public information is updated. This information is also repurposed within FDIC channels on social media sites such as Facebook and Twitter to expand the ability to notify stakeholders when information or policies are updated. The FDIC also has a YouTube channel (<http://www.youtube.com/user/FDICchannel>) with original content ranging from messages from the Chairman regarding special events; and public service messages on deposit insurance coverage to panels addressing relevant banking and consumer issues. The YouTube channel also hosts audio, including versions of the FDIC Consumer News publication and recorded conference calls on subjects dealing with banking policies. The attached Appendix A shows the types of items currently posted on FDIC.gov and provides a sense of the volume of information that is available.

*FDICIG.gov*

The FDIC Office of Inspector General (OIG) public website gives detailed information on OIG publications, the OIG Hotline, OIG press releases, goals, special alerts, and organization.

*Webcasts*

The FDIC allows users to watch open board meetings, advisory committee meetings, banking profile briefings and special events live through its webcasting capabilities. Users with an Internet connection may watch the meeting and events, download presentations, and view running captions to see the discussions between participants as they are happening.

*FDICconnect*

FDICconnect is a secure website that allows FDIC-insured institutions to efficiently conduct business and exchange information with the FDIC. Internet applications hosted within FDICconnect are used to conduct business with insured financial institutions. Financial institutions can submit various applications and filings to the FDIC and retrieve quarterly deposit insurance assessment statements and correspondence online.

## **Section IV: Steps Taken to Greater Utilize Technology**

**A key component of the President's FOIA Memorandum was the direction to "use modern technology to inform citizens about what is known and done by their Government." Answer the following targeted questions:**

*Electronic receipt of FOIA requests:*

**1. Can FOIA requests be made electronically to your agency?**

Yes. FOIA requests can be submitted electronically through the Electronic FOIA Request form on the FDIC's website at <http://www2.fdic.gov/efoiarequest/index.asp>, or by facsimile to (703) 562-2797, or by e-mail to EFOIA@FDIC.gov.

**2. If your agency processes requests on a decentralized basis, do all components of your agency receive requests electronically?**

All FOIA requests received by the FDIC are processed, on a centralized basis, by the FOIA Group.

*Online tracking of FOIA requests:*

**3. Can a FOIA requester track the status of his/her request electronically?**

Yes, if the request is submitted through the FDIC's public access web portal which became operational in late December 2012.

**4. If so, describe the information that is provided to the requester through the tracking system. For example, some tracking systems might tell the requester whether the request is "open" or "closed," while others will provide further details to the requester throughout the course of the processing, such as "search commenced" or "documents currently in review." List the specific types of information that are available through your agency's tracking system.**

The following information is provided to the FOIA requester on the status of a request: tracking number, received date, last perfected date, estimated delivery date, and current status. The requester also has the ability to electronically download documents that are being released in response to the request.

**5. In particular, does your agency tracking system provide the requester with an estimated date of completion for his or her request?**

Yes.

**6. If your agency does not provide online tracking of requests, is your agency taking steps to establish this capability?**

N/A.

*Use of technology to facilitate processing of requests:*

- 7. Beyond using technology to redact documents, is your agency taking steps to utilize more advanced technology to facilitate overall FOIA efficiency, such as improving record search capabilities, utilizing document sharing platforms for consultations and referrals, or employing software that can sort and de-duplicate documents?**

Yes.

- 8. If so, describe the technological improvements being made.**

The FDIC is upgrading its FOIA processing software and has add a public access web portal which provides a more efficient means of submitting, tracking, and responding to FOIA requests as well as sharing records with the public. In addition, as part of its ongoing Information Management and Compliance program, the FDIC is implementing a new Records and Information Management (RIM) program that provides for more efficient management of all types of paper and electronic records. The initial focus of RIM is on email messages. The **email+** component of RIM will improve management of emails, making those emails that are responsive to FOIA requests easier to locate and retrieve.

## **Section V: Steps Taken to Improve Timeliness in Responding to Requests and Reduce Backlogs**

**The President and the Attorney General have emphasized the importance of improving timeliness in responding to requests.**

- 1. Refer to Section VII.A of your agency's Annual FOIA Report for figures on FOIA Requests – Response Time for All Processed Requests**

- a. Does your agency utilize a separate track for simple requests?**

Yes.

- b. If so, for your agency overall, for Fiscal Year 2012, was the average number of days to process simple requests twenty working days or fewer?**

Yes. The average number of days to process simple requests in Fiscal Year 2012 was 8.81 days. This is an improvement of 23% over Fiscal Year 2011 when the average number of day to process simple requests was 11.42 days.

- c. **If your agency does not track simple requests separately, was the average number of days to process non-expedited requests twenty working days or fewer?**

N/A.

2. **Refer to Sections XII.D.(2) and XII.E.(2) of your agency's Annual FOIA Report, for figures on backlogged requests/appeals, and Sections VII.E and VI.C.(5) on the ten oldest pending requests/appeals**

- a. **If your agency had a backlog of requests at the close of Fiscal Year 2012, did that backlog decrease as compared with Fiscal Year 2011?**

N/A (the FDIC had no backlog of requests at the close of Fiscal Year 2012).

- b. **If your agency had a backlog of administrative appeals in Fiscal Year 2012, did that backlog decrease as compared to Fiscal Year 2011?**

No. At the close of Fiscal Year 2012, the FDIC had one backlogged appeal, whereas the FDIC had no backlog of such appeals at the close of Fiscal Year 2011.

- c. **In Fiscal Year 2012, did your agency close the ten oldest requests that were pending as of the end of Fiscal Year 2011?**

Yes.

- d. **In Fiscal Year 2012, did your agency close the ten oldest administrative appeals that were pending as of the end of Fiscal Year 2011?**

Yes. The two appeals pending at the end of Fiscal Year 2011 were closed in Fiscal Year 2012.

3. **If you answered "no" to any question in "item 2," answer the following questions and include any additional explanation:**

***Request Backlog:***

- a. **Was the lack of a reduction in the request backlog a result of an increase in the number of incoming requests?**

N/A.

**b. Was the lack of a reduction in the request backlog caused by a loss of staff?**

N/A.

**c. Was the lack of a reduction in the request backlog caused by an increase in the complexity of the requests received?**

N/A.

**d. What other causes, if any, contributed to the lack of a decrease in the request backlog?**

N/A.

*Administrative Appeal Backlog:*

**a. Was the lack of a reduction in the backlog of administrative appeals a result of an increase in the number of incoming appeals?**

No.

**b. Was the lack of a reduction in the appeal backlog caused by a loss of staff?**

No.

**c. Was the lack of a reduction in the appeal backlog caused by an increase in the complexity of the appeals received?**

Yes.

**d. What other causes, if any, contributed to the lack of a decrease in the appeal backlog?**

N/A.

**4. OIP issued guidance encouraging agencies to make interim releases on requests that involve a voluminous amount of material or require searches in multiple locations. If your agency had a backlog in Fiscal Year 2012, provide an estimate of the number of cases in the backlog where a substantive, interim response was provided during the fiscal year, even though the request was not finally closed.**

N/A (the FDIC had no backlog of requests at the close of Fiscal Year 2012).

## **Use of FOIA’s Law Enforcement “Exclusions”**

**Answer the following questions concerning the use of the FOIA’s statutory law enforcement exclusions, 5 U.S.C. § 552(c)(1), (2), (3):**

**1. Did your agency invoke a statutory exclusion during Fiscal Year 2012?**

No.

**2. If so, what is the total number of times exclusions that were invoked?**

N/A.

## **Spotlight on Success**

**Describe here one success story that you would like to highlight as emblematic of your agency’s efforts.**

Between the end of Fiscal Year 2011 and the end of Fiscal Year 2012, average response times were reduced for simple, complex and expedited requests by 23% (from 11.42 days to 8.81 days), 52% (from 21.29 days to 10.15 days), and 69% (from 26.29 days to 8.13 days), respectively.

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APPENDIX A**

**Index of Information Categories – FDIC External Webpages Site Map**

**Deposit Insurance:**

A Brief History of Deposit Insurance  
Bank Find  
Changes in FDIC Deposit Insurance Coverage  
Current Assessment Calculator  
Deposit Broker's Processing Guide  
Deposit Insurance Assessments  
Deposit Insurance Coverage Frequently Asked Questions  
Deposit Insurance for Accounts Held by Government Depositors  
Deposit Insurance Fund - What's New  
Deposit Insurance Fund Management  
Deposit Insurance Summary  
Deposit Insurance: An Annotated Bibliography  
EDIE, the Electronic Deposit Insurance Estimator  
Facts About Bank Investments  
FICO Assessment  
Guidance for Developing Effective Deposit Insurance Systems  
Historical Assessment Rate Schedules  
Insured or Not Insured  
International Directory of Deposit Insurers  
Meritor Savings Bank (Philadelphia, Pennsylvania)  
Never Lose a Penny  
One-time Assessment Credit Report  
Proposed Assessment Calculator  
Questions and Answers Pertaining to the Final Rule on Assessments, Dividends,  
Questions and Answers Pertaining to the Final Rule on Assessments, Dividends,  
Reform of Deposit Insurance  
Risk-Based Assessment System - FILS  
Strengthening Financial Risk Management at the FDIC  
Temporary Unlimited FDIC Coverage for Noninterest-Bearing Transaction  
Accounts  
Uninsured Investment Products: A Pocket Guide for Financial Institutions  
Your Insured Deposits  
Your Investments: Consumer Facts

**Consumer Protection:**

Alliance for Economic Inclusion  
Beware of Foreclosure Rescue and Loan Modification Scams

Certificates of Deposit: Tips For Savers  
Check Clearing for the 21st Century (Check 21 Act)  
Community Affairs Program  
Community Affairs Program - Regional and Area Offices  
Community Affairs Resources  
Consumer Alerts  
Consumer Financial Rights  
Consumer News Companion Audio  
Consumer Response Center  
Correcting Bank Account Errors  
Credit Reports and Scores  
Customer Assistance Online Form  
Don't Be an On-line Victim: How to Guard Against Internet Thieves and Electronic Scams  
FDIC Consumer News  
FDIC Loss Sharing Proposal to Promote Affordable Loan Modifications  
FDIC Model Safe Accounts Pilot  
FDIC's Depositor Bill of Rights  
Financial Privacy... Our Answers to Your Questions  
Finding a Safe Loan  
Foreclosure Prevention  
Fostering Consumer Confidence in Banking  
Home Ownership Preservation Loans  
Homeowner Affordability and Stability Plan  
Identity Theft  
Information for Families' Rebuilding Efforts in Gulf Coast States  
Is Foreclosure Knocking at Your Door?  
Looking for the Best Mortgage  
Money Smart - A Financial Education Program  
Money Smart News  
National Survey of Banks' Efforts to Serve the Unbanked and Underbanked  
National Survey of Unbanked and Underbanked Households  
Phishing Scams  
Privacy Act Issues under Gramm-Leach-Bliley  
Privacy Choices  
Putting Your Home on the Loan Line is a Risky Business  
Safe Internet Banking  
Savings-Related Resources  
Small Business Lending  
Small-Dollar Loan Pilot Program  
Symbol of Confidence for 75 years  
Unclaimed Funds  
Videos on Consumer Issues  
When a Bank Fails - Facts for Depositors, Creditors, and Borrowers  
When a Criminal's Cover is Your Identity  
Your Rights to Financial Privacy

## **Industry Analysis:**

A Borrower's Guide to an FDIC Insured Bank Failure  
Balance Sheet Summaries from Failed Banks  
Bank Data Guide  
Bank Failures in Brief  
Bank Failures in Brief - 2001  
Bank Failures in Brief - 2002  
Bank Failures in Brief - 2003  
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Bank Failures in Brief - 2007  
Bank Failures in Brief - 2008  
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Bank Failures in Brief - 2010  
Bank Failures in Brief - 2011  
Bank Trends  
Call and Thrift Financial Reports  
Center for Financial Research  
CFR Working Paper Series  
Cómo obtener una liberación de gravamen  
Database Search  
Deposit Market Share Report  
Failed Bank List  
Failed Banks  
Failed Financial Institution Contact Search  
FDIC Banking Review  
FDIC Dividends from Failed Banks  
FDIC Future of Banking  
FDIC Outlook  
FDIC Quarterly  
FDIC Quarterly Banking Profile  
FDIC State Profiles  
FDIC Study of Bank Overdraft Programs  
FDIC Working Papers Series  
FYI: An Update on Emerging Issues in Banking  
Government Studies on Deposit Insurance  
Historical Statistics on Banking  
History of the 80s  
Implementing XBRL Formulas  
Institution Directory  
Instructions for Depositors  
Is My Account Fully Insured?  
Loss-Share Questions and Answers  
Mailing Addresses and FAX (facsimile) Numbers for Failed Banks

Managing the Crisis: The FDIC and RTC Experience  
Obtaining a Lien Release  
Regional Economic Conditions (RECON)  
Report on Underwriting Practices  
Reports of Changes to FDIC Financial Institution & Office Structure  
Resolutions Handbook  
Resources for Court Clerks and Law Enforcement Agencies  
RIS Data Warehouse Dictionary  
Risk Share Asset Management - LLC Data Specification Version 1.0  
Risk Share Data Specifications  
S&L Crisis: A Chrono-Bibliography  
Securities Exchange Act Filings  
Statistics at a Glance  
Statistics on Banking  
Statistics on Depository Institutions (SDI)  
Summary of Deposits  
Survey of Real Estate Trends  
Ten Largest Thrift Companies  
The First Fifty Years: A History of the FDIC - 1933-1983  
Trust Information - Additional  
Trust Institution Search  
Trust Institutions Information  
Trust Report - Historical  
Twenty-Five Largest Banking Companies  
Uniform Bank Performance Reports

**Regulation & Examinations:**

Appeals of Material Supervisory Determinations: Guidelines & Decisions  
Applications Subject to CRA & Public Comments  
Approved Limited Purpose, Strategic Plan, and Wholesale Institutions Report  
Atlanta Region Director's College Program  
Bank Secrecy Act and Anti-Money Laundering  
Boston Area Office: New England Directors and Trustees College Program  
Check 21 Act Frequently Asked Questions  
Checks & Balances: Guidelines for preparing an error-free Call Report  
Chicago Region Director's College Program  
Community Banking Initiatives  
Compliance & CRA Examination Guidance  
Compliance Examination Manual  
Composite Ratings Definition List  
CRA Examination Schedule  
CRA Ratings & Performance Evaluations  
CRA Statute & Tools  
CRA Sunshine Requirements  
Credit Card Activities Manual

Credit Card Securitization Manual  
Dallas Region Director's College Program  
Decisions on Bank Applications  
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Delegations of Authority: Enforcement Actions  
Deposit Insurance Assessment Appeals: Guidelines & Decisions  
Director's Corner  
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Regarding Criminal Restitution for Failed Financial Institutions When the FDIC  
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FDIC - DOJ Memorandum of Understanding - Senior Interagency Group Policy  
Statement Regarding National Policy on collection and Reporting Procedures for  
restitution Payable To Financial Institution Regulatory Agencies  
FDIC and Financial Regulatory Reform  
FDIC CRA Regional Office Contacts List  
FDIC Enforcement Decisions & Orders  
FDIC Federal Register Citations  
FDIC Law, Regulations & Related Acts  
FFIEC Information Technology Examination Handbook  
FFIEC: Consolidated Reports of Condition and Income  
Financial Institution Letters (FILs) Addressing Information Technology Issues  
Financial Privacy  
Foreign Banking: Part 347  
Guide to the Interagency Country Exposure Review Committee Process  
Guidelines for Payday Lending  
Implementation of the New Basel Capital Accord in the U.S.  
Important Banking Legislation  
Information Technology – Risk Management Program Revised IT Officer's  
Questionnaire  
Kansas City Region Directors' College Program  
Large-Bank Deposit Insurance Determination Modernization FAQs  
Lessons Learned From Hurricane Katrina: Preparing Your Institution for a  
Catastrophic Event  
Merger Decisions: Annual Report to Congress  
Minority Depository Institutions Program  
Monthly List of Banks Examined for CRA Compliance  
Mortgage Loan Prequalifications (99Kb PDF file)  
New York Region Directors' College  
Offshore Outsourcing of Data Services by Insured Institutions and Associated  
Consumer Privacy Risks  
Ordering & Using FDIC Signs & Logos  
Pocket Guide for Directors  
Predatory Lending Resources

Privacy Rule Handbook  
Public Comments to the FDIC  
Reports of Condition & Income Forms & User Guides  
RESPA Escrow Program  
Risk Management Manual of Examination Policies  
San Francisco Region Director's College Computer-Based Training  
San Francisco Region Director's College Program - Classroom Training  
Secure and Fair Enforcement for Mortgage Licensing Act of 2008  
Side by Side: A Guide to Fair Lending  
Statement of Policy on Qualifications for Failed Bank Acquisitions - Questions and Answers  
Supervisory Insights  
Technology Regulations and Publications for Financial Institutions  
Temporary Liquidity Guarantee Program  
Trust Examination Manual  
Trust Examination Overview  
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**Asset Sales:**

Affordable Housing Program  
Bargain Properties  
Closed Loan Sales  
Closed Real Estate Sales  
Confidentiality Agreement  
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FDIC Real Estate for Sale  
FDIC Structured Transaction Fact Sheet  
FDIC to Offer Smaller Dollar/Geographically Focused Loan Pools in Structured Transactions  
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## **News & Events:**

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## **About FDIC:**

2008 - 2013 Strategic Plan  
2010 Annual Employee Survey Results  
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Advisory Committee on Economic Inclusion (ComeE-IN)  
Annual Reports  
Ask FDIC - Agents for Service of Process  
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Contractor Resource List  
Diversity at the FDIC  
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Division of Information Technology Student Internship Program  
Doing Business with the FDIC  
FDIC 75th Anniversary Page  
FDIC Advisory Committee on Community Banking  
FDIC Annual Performance Plan  
FDIC Budget Executive Summary  
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Information for Prospective Outside Counsel  
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Key Contacts in Acquisitions Services Branch  
Learning Bank  
Legal Division Honors Program  
Legal Services Support Deskbook  
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Minority and Women Outreach  
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Office of International Affairs - Mission Statement  
Office of International Affairs - OIA Contacts  
Office of the Ombudsman  
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Who Is the FDIC?

**En Español:**

Buscando la hipoteca más favorable  
Cálculo Electrónico de Seguro de Depósitos (EDIE)  
Cambios en cobertura de seguro de depósitos  
Declaración de derechos de los depositantes de la FDIC  
Está en peligro de perder su casa?  
Guía de Bolsillo para Directores  
Información general sobre el seguro de depósitos  
Money Smart - Un Programa de Educación Financiera  
Noticias de Money Smart  
Programa de Asuntos Comunitarios  
Promoviendo la confianza del consumidor en el sistema bancario  
Sus Depósitos Asegurados  
Tenga cuidado con los agentes de ejecuciones hipotecarias y de modificación de préstamos  
Utilizar su hogar como garantía para un préstamo es arriesgado