



Federal Deposit Insurance Corporation  
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter  
FIL-46-2018  
September 10, 2018

## FDIC SEEKS COMMENT ON PROPOSED RETIREMENT OF CERTAIN FINANCIAL INSTITUTION LETTERS

**Summary:** The Federal Deposit Insurance Corporation (FDIC) is seeking comment on a proposal to retire certain Financial Institution Letters (FILs) to an inactive status. The proposal is part of a continuing effort to reduce regulatory burden, and would target 374 of the 664 risk management supervision-related FILs issued between 1995 through 2017. The FDIC will be accepting comments on the proposal for 30 days.

**Statement of Applicability to Institutions with Total Assets under \$1 Billion:** This Financial Institution Letter applies to all FDIC-supervised financial institutions.

### Suggested Distribution:

FDIC-Supervised Banks (Commercial and Savings)

### Suggested Routing:

Board of Directors  
Chief Executive Officer  
Compliance Officer  
Chief Lending Officer  
Chief Financial Officer  
Chief Information Officer

### Contact:

Thomas Lyons, Section Chief, at (202) 898-6850 or [TLyons@fdic.gov](mailto:TLyons@fdic.gov).

### Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at [www.fdic.gov/news/news/financial/2018/](http://www.fdic.gov/news/news/financial/2018/)

To receive FILs electronically, please visit [www.fdic.gov/about/subscriptions/fil.html](http://www.fdic.gov/about/subscriptions/fil.html).

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

### Highlights:

- Section 2222 of the Economic Growth and Regulatory Paperwork Reduction Act of 1996 (EGRPRA) requires the Federal Financial Institutions Examination Council and the Federal Reserve Board, Office of the Comptroller of the Currency, and FDIC (collectively, "the agencies") to conduct a review of their rules at least every 10 years to identify outdated or unnecessary regulations.
- In the March 2017 EGRPRA report submitted to Congress, the agencies committed to "review interagency guidance, such as policy statements, to update and streamline guidance."
- As a first step in this effort, FDIC staff identified 374 FILs issued between 1995 and 2017 pertaining to risk management supervision that are outdated or that convey regulations or other information that is still in effect but available elsewhere on the FDIC's website. A full list of the identified FILs is attached.
- FILs serve as the primary tool for delivering information to financial institutions about new regulations, supervisory guidance, management tools, regulatory relief, and other subjects of interest to the banking community.
- The FDIC is proposing to retire to inactive status the 374 identified risk management supervision FILs. These FILs will be archived and will remain accessible, if needed for reference.
- FILs pertaining to other aspects of FDIC supervision are currently under review.
- Separate from this proposal, the FDIC also is reviewing its remaining FILs in order to identify opportunities for updates and additional streamlining.
- Comments are sought on the retirement to inactive status of the listed FILs. Comments must be received by the FDIC no later than 30 days after publication of this FIL, or by October 10, 2018, and should be submitted to [RiskManagementFILs@fdic.gov](mailto:RiskManagementFILs@fdic.gov).

The following is a comprehensive list of the 374 risk management supervision- related FILs that are proposed to be retired to an inactive status, organized by topic.

### **Accounting, Auditing, and Securities Disclosure**

FIL-9-99:	Federal Income Taxes
FIL-57-2000:	Securitization and Participations
FIL-131-2002:	Interagency Advisory on the Accounting Treatment of Accrued Interest Receivables Related to Credit Card Securitizations
FIL-66-2003:	Rules of Practice for the Removal, Suspension, and Debarment of Accountants and Accounting Firms
FIL-60-2003:	Federal Banking Agencies Announce New Interagency Electronic Filing System for Beneficial Ownership Reports
FIL-41-2004:	Mandatory Electronic Filing of Beneficial Ownership Reports by Insiders of FDIC-Supervised Registered Banks
FIL-108-2006:	Elimination of Annual Report of Indebtedness of Executive Officers and Principal Shareholders to Correspondent Banks
FIL-5-2008:	Annual Audit and Reporting Requirements: Internal Control Attestation Standards for Independent Auditors
FIL-3-2010:	Final Rule Amending the Risk-Based Capital Rules to Reflect the Issuance of FAS 166 and FAS 167
FIL-18-2013:	Banker Teleconference on FASB Proposal to Change the Accounting for Credit Losses

### **Applications, Notices, and Filings**

FIL-18-97:	Notification of Officer and Director Appointments
FIL-125-98:	Section 19 Applications/FDIC Board Approves Statement of Policy on Section 19 of the Federal Deposit Insurance Act
FIL-63-99:	Merger Applications
FIL-65-99:	Branch Closings
FIL-109-2001:	Merger Applications
FIL-82-2002:	Amended Statement of Policy on Bank Merger Act Transactions – “Anti-Money Laundering Record”
FIL-146-2002:	Final Rule Governing Filing Procedures and Delegations of Authority, and Revised Policy Statements on Merger Transactions and Applications for Deposit Insurance (Part 303 of the FDIC's Rules and Regulations)
FIL-13-2003:	FDIC Adopts Final Rule on Federal Deposit Insurance Eligibility for State Banks Chartered as Limited Liability Companies (Part 303 of FDIC's Rules and Regulations)

FIL-67-2003:	Filing Procedures
FIL-58-2004:	Uniform Bank Performance Report (UPBR) Availability and Changes
FIL-40-2009:	FFIEC Statement on Regulatory Conversions
FIL-50-2009:	Enhanced Supervisory Procedures for Newly Insured FDIC-Supervised Depository Institutions
FIL-10-2010:	Uniform Bank Performance Report
FIL-57-2011:	Clarifications to the FDIC's Statement of Policy for Section 19 of the FDI Act
FIL-50-2012:	Interagency Statement on Section 612 of the Dodd-Frank Act, Restrictions on Conversions of Troubled Banks
FIL-60-2015	Final Rule Amending the Filing Requirements and Processing Procedures for Changes in Control
FIL-3-2017:	Community Banking Conference 2016 Highlights

### **Applied Technology**

FIL-86-97:	Federal and State Regulatory Agencies Adopt Common Data Elements for Automated Loan Review
FIL-93-2003:	The FDIC Announces the Availability of FDICconnect
FIL-53-2004:	FDIC Encourages Institutions to Register for FDICconnect
FIL-78-2006:	Safeguarding Examination Information: Updated Procedures Issued for FDIC Examination Staff

### **Bank Secrecy Act/Anti-Money Laundering/Anti-Terrorist Financing**

FIL-30-95:	Payable Through Accounts
FIL-120-98:	Bank Secrecy Act Compliance / New Currency Transaction Reporting Exemption Rule
FIL-141-98:	Form for Designation of Exempt Person (Form TD 90-22.53)
FIL-87-2001:	Special Alert/Suspicious Activity Reporting/Financial Institutions Hotline Relating to Terrorist Activity
FIL-16-2002:	Special Alert/Liborbank
FIL-59-2002:	Guidance for Financial Institutions in Detecting Terrorist Financing
FIL-136-2002:	Final Rule Implementing Sections of the USA PATRIOT Act That Address Correspondent Accounts for Foreign Shell Banks
FIL-42-2003:	Final Rule on Customer Identification Program
FIL-28-2004:	New Currency Transaction Report

FIL-60-2004: Commercial Bank of Syria – “Primary Money Laundering Concern”

FIL-97-2004: FinCEN Issues Bulletin on Sanction 314(a) Information Request Process

FIL-102-2004: Infobank, Minsk, Belarus-Subject of Primary Money Laundering Concern

FIL-37-2005: Web-Based Process Required by USA PATRIOT Act

FIL-57-2005: FinCEN’s Secure Information Sharing System: Point of Contact Changes with June Call Report

FIL-91-2005: Hurricane Katrina: Frequently Asked Questions Regarding the Bank Secrecy Act

FIL-96-2005: Bank Secrecy Act: Banco Delta Asia SARL – Subject of Primary Money Laundering Concern

FIL-128-2005: USA PATRIOT Act: Final Regulation Implementing Section 312 of USA PATRIOT Act

FIL-8-2006: Bank Secrecy Act: US Money Laundering Threat Assessment

FIL-15-2006: Hurricane-Related Benefit Fraud: Guidance to Financial Institutions on Benefit Fraud Related to Recent Hurricanes

FIL-20-2006: Bank Secrecy Act: Registration and De-registration of Money Service Businesses

FIL-26-2006: Bank Secrecy Act: Suspicious Activity Report Form

FIL-28-2006: Bank Secrecy Act: Commercial Bank of Syria – Designation of Primary Money Laundering Concern

FIL-35-2006: USA PATRIOT Act: Extension of Applicability Dates for Implementing International Correspondent Banking Provisions and Private Banking Provisions of Section 312

FIL-37-2006: Bank Secrecy Act: Access to Banking Services by Money Service Businesses

FIL-40-2006: Bank Secrecy Act: Increasing Trend of Smuggling Currency from the US into Mexico

FIL-41-2006: Bank Secrecy Act: Guidance on Provision of Financial Services to Belarusian Senior Regime Elements Engaged in Illicit Activities

FIL-56-2006: Bank Secrecy Act: The SAR Activity Review By the Numbers, May 2006

FIL-67-2006: Bank Secrecy Act: Multibanka, Riga, Latvia - Withdrawal of Designation of Primary Money Laundering Concern

FIL-30-2007: Bank Secrecy Act: Banco Delta Asia SARL - Designation of Primary Money Laundering Concern

FIL-37-2007: Bank Secrecy Act: Wolfsberg Group, Clearing House Joint Statement on Payment Message Standards

FIL-41-2007: Bank Secrecy Act: 2007 National Money Laundering Strategy

FIL-49-2007: Bank Secrecy Act: Delayed Implementation of Revised Suspicious Activity Report by Depository Institutions Form

FIL-54-2007: Bank Secrecy Act: Suspicious Activity Report Supporting Documentation

FIL-55-2007: Bank Secrecy Act: Requests By Law Enforcement to Keep Accounts Open

FIL-73-2007: Bank Secrecy Act: Revised Bank Secrecy Act/anti-money Laundering Examination Manual

FIL-113-2007: USA Patriot Act: Final Regulation Implementing Section 312 - Special Due Diligence Programs for Certain Foreign Accounts

FIL-32-2008: Bank Secrecy Act: The SAR Activity Review by the Numbers, January 2008 Issue

FIL-38-2008: Bank Secrecy Act: Provision for Independent Testing for BSA/AML Compliance

FIL-39-2008: Bank Secrecy Act: Bank Secrecy Act/Anti-Money Laundering Teleconference

FIL-55-2008: The SAR Activity Review by the Numbers, May 2008 Issue

FIL-63-2008: Bank Secrecy Act: Suspicious Activity Reporting on Proceeds of Foreign Corruption

FIL-76-2008: Bank Secrecy Act: Intended Retirement of the BSA Magnetic Media Filing Program

FIL-138-2008: Bank Secrecy Act: The SAR Activity Review - Trends, Tips & Issues, October 2008 Edition

FIL-3-2009: Bank Secrecy Act: The SAR Activity Review by the Numbers, November 2008 Issue

FIL-17-2010: Bank Secrecy Act: Revised Bank Secrecy Act/Anti-Money Laundering Examination Manual

FIL-12-2011: Bank Secrecy Act: Spanish Translation of the 2010 Bank Secrecy Act/Anti-Money Laundering Examination Manual

FIL-15-2011: Bank Secrecy Act: Reorganization of FinCEN's Bank Secrecy Act Regulations

FIL-60-2014: Bank Secrecy Act: Revised Bank Secrecy Act/Anti-Money Laundering Examination Manual

FIL-47-2015: Bank Secrecy Act: Spanish Translation of the 2014 Bank Secrecy Act/Anti-Money Laundering Examination Manual

**Call Reports**

FIL-3-2014: Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report

FIL-4-2014: Revisions to Regulatory Reports

FIL-14-2014: Consolidated Reports of Condition and Income for First Quarter 2014

FIL-15-2014: Consolidated Reports of Condition and Income

FIL-36-2014: Consolidated Reports of Condition and Income for Second Quarter 2014

FIL38-2014: Consolidated Reports of Condition and Income

FIL-50-2014: Consolidated Reports of Condition and Income for Third Quarter 2014

FIL-51-2014: Consolidated Reports of Condition and Income

FIL-1-2015: Consolidated Reports of Condition and Income for Fourth Quarter 2014

FIL-3-2015: Consolidated Reports of Condition and Income

FIL-14-2015: Consolidated Reports of Condition and Income for First Quarter 2015

FIL-15-2015: Consolidated Reports of Condition and Income

FIL-30-2015: Consolidated Reports of Condition and Income for Second Quarter 2015

FIL-31-2015: Consolidated Reports of Condition and Income

FIL-39-2015: Proposed Revisions of the Consolidated Reports of Condition and Income (Call Report)

FIL-40-2015: Consolidated Reports of Condition and Income

FIL-42-2015: Consolidated Reports of Condition and Income for Third Quarter 2015

FIL-44-2015: Consolidated Reports of Condition and Income

FIL-57-2015: Proposed Revisions to the Consolidated Reports of Condition and Income and Banker Teleconference

FIL-58-2015: Proposed Revisions to the Consolidated Reports of Condition and Income and Banker Teleconference Scheduled for December 8

FIL-2-2016: Consolidated Reports of Condition and Income for Fourth Quarter 2015

FIL-3-2016: Consolidated Reports of Condition and Income

FIL-22-2016: Consolidated Reports of Condition and Income for First Quarter 2016

FIL-25-2016: Consolidated Reports of Condition and Income

FIL-44-2016: Revisions to the Consolidated Reports of Condition and Income (Call Report)

FIL-45-2016: Consolidated Reports of Condition and Income

FIL-47-2016:	Consolidated Reports of Condition and Income for Second Quarter 2016
FIL-48-2016:	Consolidated Reports of Condition and Income
FIL-53-2016:	Propose New Consolidated Reports of Condition and Income (Call Report) for Eligible Small Institutions and Other Proposed Call Report Revisions
FIL-55-2016:	Proposed New Consolidated Reports of Condition and Income for Small Institutions
FIL-61-2016:	Consolidated Reports of Condition and Income for Third Quarter 2016
FIL-63-2016:	Consolidated Reports of Condition and Income
FIL-79-2016:	New Accounting Standard on Credit Losses: Frequently Asked Questions
FIL-1-2017:	New Consolidated Reports of Condition and Income (Call Report) for Small Institutions
FIL-4-2017:	Consolidated Reports of Condition and Income for Fourth Quarter 2016
FIL-5-2017:	Consolidated Reports of Condition and Income
FIL-11-2017:	Banker Webinar on Revisions to the Consolidated Reports of Condition and Income (Call Report)

### **Capital Markets**

FIL-84-96:	Market Risk
FIL-23-97:	Sales Practices for Government Securities
FIL-42-99:	Market Risk
FIL-99-2001:	Capital Standards
FIL-48-2002:	Capital Standards/Interagency Advisory on the Regulatory Capital Treatment of Accrued Interest Receivable Related to Credit Card Securitizations
FIL-52-2002:	Capital Standards/Interagency Guidance on Implicit Recourse in Asset Securitizations
FIL-54-2002:	Capital Standards/Interagency Questions and Answers on the Capital Treatment of Recourse, Direct Credit Substitutes, and Residual Interests in Asset Securitizations
FIL-74-2003:	Capital Standards/Federal Banking and Thrift Regulatory Agencies Issue Rulemakings Advancing Risk-Sensitive Capital Requirements for Sponsors of Asset-Backed Commercial Paper Programs Affected by "Financial Accounting Standards Board Interpretation No. 46, Consolidation of Variable Interest Entities,"

- and Issuers of Consumer Securitizations With Early Amortization Provisions
- FIL-46-2004: Extension of Interim Final Rule Applicable to Sponsors of Asset-Backed Commercial Paper (ABCP) Programs Affected by "Financial Accounting Standards Board Interpretation No. 46, Consolidation of Variable Interest Entities"
- FIL-87-2004: Agencies Issue Final Rule on Capital Requirements for Asset-Backed Commercial Paper Programs
- FIL-74-2005: Capital Standards: Supervisory Guidance on the Eligibility of Asset-Backed Commercial Paper Liquidity Facilities and the Resulting Risk-Based Capital Treatment
- FIL-17-2006: Capital Standards: Joint Final Rule on Securities Borrowing Transactions
- FIL-25-2006: Complex Structured Finance Activities: Interagency Statement on Sound Practices for Activities With Elevated Risk
- FIL-107-2007: Risk-Based Capital Rules: Final Rule on Advanced Capital Adequacy Framework - Basel II
- FIL-144-2008: Regulatory Capital Standards Deduction of Goodwill Net of Associated Deferred Tax Liability
- FIL-1-2009: Monitoring the Use of Funding from Federal: Financial Stability and Guaranty Programs
- FIL-36-2009: Regulatory Capital Standards: Interim Final Rule for Mortgages Modified Under the Making Home Affordable Program
- FIL-37-2009: Funding and Liquidity Risk Management: Proposed Interagency Guidance
- FIL-49-2009: Regulatory Capital Standards: Notice of Proposed Rulemaking Regarding Risk-Based Capital: Impact of Modifications to Generally Accepted Accounting Principles, Consolidation of Asset-Backed Commercial Paper Programs, and Other Related Issues
- FIL-67-2009: Regulatory Capital Standards: Final Rule for Mortgages Modified Under the Making Home Affordable Program
- FIL-7-2010: Clarification of the Risk Weights for FDIC Claims and Guarantees
- FIL-87-2010: Proposed Rule on Risk-Based Capital Standards: Market Risk
- FIL-88-2010: Proposed Rule on Advanced Capital Adequacy Framework-Basel II; Establishment of a Risk-Based Capital Floor
- FIL-21-2011: Margin and Capital Requirements for Covered Swap Entities
- FIL-36-2011: Retail Foreign Exchange Transactions
- FIL-48-2011: Risk-Based Capital Standards: Final Rule on Advanced Capital Adequacy Framework-Basel II; Establishment of a Risk-Based Capital Floor



FIL-55-2011: Retail Foreign Exchange Transactions

FIL-75-2011: Risk-Based Capital Rules: Proposed Rule on Risk-Based Capital Standards: Market Risk; Alternatives to Credit Ratings for Debt and Securitization Positions

FIL-24-2012: Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule; Market Risk Capital Rule

FIL-25-2012: Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Minimum Regulatory Capital Ratios, Capital Adequacy, and Transition Provisions

FIL-26-2012: Regulatory Capital Rules: Final Rule on Risk-Based Capital Standards: Market Risk

FIL-31-2013: Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action; Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements

FIL-32-2013: Regulatory Capital Rules: Advanced Approaches Risk-Based Capital Rule and Market Risk Capital Rule

FIL-33-2013: Regulatory Capital Rules: Regulatory Capital, Enhanced Supplementary Leverage Ratio Standards for Certain Bank Holding Companies and their Subsidiary Insured Depository Institutions

FIL-34-2012: Investments in Corporate Debt Securities by Savings Associations  
 FIL-27-2012: Regulatory Capital Rules: Standardized Approach for Risk-Weighted Assets; Market Discipline and Disclosure Requirements

FIL-36-2013: Teleconference for Community Banks on the Interim Final Capital Rule

FIL-41-2013: Proposed Regulatory Capital Reporting Changes

FIL-42-2013: Proposed Regulatory Capital Reporting Changes

FIL-52-2013: Liquidity Coverage Ratio: Proposed Rule

FIL-54-2013: Regulatory Capital Estimation Tool for Community Banks

FIL-58-2013: Volcker Rule: Prohibitions on Proprietary Trading and Certain Relationships with Hedge Funds and Private Equity Funds

FIL-62-2013: Statement Regarding Treatment of Certain Collateralized Debt Obligations Backed by Trust Preferred Securities under the Rules implementing Section 619 of the Dodd-Frank Wall Street Reform and Consumer Protection Act

FIL-18-2014: Regulatory Capital Rules

- FIL-19-2014: Regulatory Capital Rules: Regulatory Capital, Enhanced Supplementary Leverage Ratio Standards for Certain Bank Holding Companies and their Subsidiary Insured Depository Institutions
- FIL-31-2014: Proposed Regulatory Capital Reporting Changes (Banker Teleconference Presentation and Transcript added Aug. 4, 2014)
- FIL-32-2014: Proposed Regulatory Capital Reporting Changes (Banker Teleconference Presentation and Transcript added Aug. 4, 2014)
- FIL-47-2014: Margin and Capital Requirements for Covered Swap Entities
- FIL-45-2014: Regulatory Capital Rules: Regulatory Capital, Revisions to the Supplementary Leverage Ratio
- FIL-46-2014: Liquidity Coverage Ratio: Final Rule  
 FIL-20-2014: Regulatory Capital, Proposed Revisions to the Supplementary Leverage Ratio
- FIL-8-2015: Regulatory Capital Reporting Changes - Teleconference Scheduled for February 25
- FIL-10-2015: Regulatory Capital Reporting Changes
- FIL-61-2015: Margin and Capital Requirements for Covered Swap Entities
- FIL-10-2016: Interest Rate Risk Videos Updated
- FIL-34-2017: Regulatory Capital Rules: Retention of Certain Existing Transition Provisions for Banking Organizations That Are Not Subject to the Advanced Approaches Capital Rules

**Disaster Relief**

- FIL-87-2005: Hurricane Katrina: Checks Issued by Social Security Administration
- FIL-101-2005: Regulatory Relief: Information for Bankers in Hurricane-Affected Areas
- FIL-12-2006: Hurricane Katrina Examiner Guidance: Interagency Supervisory Guidance for Institutions Affected by Hurricane Katrina
- FIL-14-2007: Hurricane Katrina: Reminder of Supervisory Guidance for Financial Institutions Affected by Hurricane Katrina
- FIL-24-2010: Guidance for Financial Institutions Working With Borrowers in the Gulf Coast Region Affected by a "Spill of National Significance"
- FIL-60-2011: A Reminder to Institutions Preparing for Hurricane Irene: Lessons Learned from Hurricane Katrina
- FIL-47-2012: Regulatory Relief: Meeting the Financial Needs of Customers Affected by Hurricane Sandy and its Aftermath

- FIL-4-2013: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Mississippi Affected by Severe Storms, Tornadoes, and Flooding
- FIL-19-2013: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Illinois Affected by Severe Storms, Straight-Line Winds, and Flooding
- FIL-20-2013: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Oklahoma Affected by Severe Storms and Tornadoes
- FIL-34-2013: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Colorado Affected by Wildfires
- FIL-39-2013: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Colorado Affected by Severe Storms, Flooding, Landslides, and Mudslides
- FIL-55-2013: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Illinois Affected by Severe Storms, Straight-Line Winds, and Tornadoes
- FIL-12-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Washington State Affected by Flooding and Mudslides
- FIL-22-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Arkansas Affected by Severe Storms, Tornadoes, and Flooding
- FIL-23-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Mississippi Affected by Severe Storms, Tornadoes, and Flooding
- FIL-24-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Alabama Affected by Severe Storms, Tornadoes, Straight-Line Winds, and Flooding
- FIL-25-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Florida Affected by Severe Storms, Tornadoes, Straight-line Winds, and Flooding
- FIL-48-2014: Regulatory Relief: Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Michigan Affected by Severe Storms and Flooding

**Fraud**

- FIL-19-96: Special Alert/Fraudulent Instruments
- FIL-57-96: Special Alert/Marshall Islands “Bank Guarantee” Instruments
- FIL-66-96: Special Alert/Fraudulent Bank Instruments
- FIL-81-96: Special Alert/Suspicious Activity

FIL-104-96: Special Alert/Fraudulent Instruments

FIL-53-97: Special Alert/Missing Stock Certificates of Bell Atlantic Corporation

FIL-65-97: Special Alert/Certified Bankers Note

FIL-66-97: Special Alert/Entities That May Be Conducting Banking Operations in the United States Without Authorization

FIL-62-98: Special Alert/Stolen United States Treasury Checks

FIL-98-98: Special Alert/Pretext Phone Calling

FIL-117-98: Special Alert/Fraudulent Financial Instruments

FIL-127-98: Special Alert/Certified Documentary Draft/Comptroller Warrant

FIL-8-99: Special Alert/ "Safe and Sound Bank and Thrift Rating System"

FIL-46-2000: Special Alert/Safekeeping Receipts

FIL-52-2000: Special Alert/Missing Cashier's Checks

FIL-76-2000: Special Alert/Missing Official Checks

FIL-93-2000: Special Alert/Stolen International Money Orders

FIL-11-2001: Special Alert/Entities That May Be Conducting Banking Operations in the United States Without Authorization

FIL-15-2001: Special Alert/Entities That May Be Conducting Banking Operations in the United States Without Authorization

FIL-36-2001: Special Alert/Missing Cashier's Checks

FIL-43-2001: Special Alert/Fictitious Invoices

FIL-52-2001: Special Alert/Fictitious Regulatory Agency Issuances

FIL-93-2001: Special Alert/Entities That May Be Conducting Banking Operations Without Authorization

FIL-95-2001: Special Alert/Securities and Exchange Commission Suit Against Robert L. Bentley, Entrust Group, and Bentley Financial Services, Inc.

FIL-105-2001: Special Alert/ Entities That May Be Conducting Banking Operations Without Authorization

FIL-12-2012: Special Alert/Counterfeit Official Bank Checks

FIL-15-2002: Special Alert/Counterfeit Cashier's Checks

FIL-21-2002: Special Alert/Counterfeit Cashier's Checks

FIL-28-2002: Special Alert/Counterfeit Personal Money Orders

FIL-42-2002: Special Alert/Counterfeit Cashier's Checks

FIL-47-2002: Special Alert/Counterfeit Cashier's Checks

FIL-50-2002: Special Alert/Counterfeit Cashier's Checks

FIL-71-2002:	Special Alert/Missing Cashier's Checks
FIL-80-2002:	Special Alert/Missing Cashier's Checks
FIL-87-2002:	Special Alert/Entities That May Be Conducting Banking Operations Without Authorization
FIL-93-2002:	Special Alert/Americrest Bank & Trust – Fictitious Official Checks and Certified Checks
FIL-95-2002:	Special Alert/Unauthorized Sale of Samoan Banking Licenses
FIL-97-2002:	Special Alert/Maryland Investments Club – Internet Investment Scheme
FIL-99-2002:	Special Alert/Counterfeit Cashier's Checks
FIL-105-2002:	Special Alert/Stolen US Savings Bonds
FIL-138-2002:	Special Alert/Counterfeit Cashier's Checks
FIL-144-2002:	Special Alert/Counterfeit Cashier's Checks
FIL-145-2002:	Special Alert/Stolen Cashier's Checks

### **Information Technology**

FIL-68-97:	Corporate Business Resumption and Contingency Planning
FIL-131-97:	Security Risks Associated with the Internet
FIL-43-2000:	Security Standards for Customer Information
FIL-63-2000:	Online Banking: Tips for Safe Banking Over the Internet - An FDIC Brochure for Bank Customers
FIL-81-2000:	Risk Management of Technology Outsourcing
FIL-22-2001:	Security Standards For Customer Information
FIL-68-2001:	501(b) Examination Guidance
FIL-70-2001:	Online Delivery of Banking Services
FIL-118-2002:	New Examination Procedures for Assessing Information Technology Risk
FIL-11-2003:	New Information Security Guidance for Examiner and Financial Institutions
FIL-40-2003:	New Guidance for Examiners and Financial Institutions on Business Continuity Planning and Supervision of Technology Service Providers
FIL-63-2003:	Federal Bank and Thrift Regulatory Agencies Seek Comment on Interagency Guidance on Identity Theft Response Programs
FIL-83-2003:	FFIEC Information Technology Examination Handbook

- FIL-73-2004: Notice of Proposed Rulemaking on Disposal of Consumer Information
- FIL-89-2004: New Guidance for Examiners, Financial Institutions and Technology Service Providers on Management and Outsourcing Technology Services
- FIL-132-2004: Study on "Account-Hijacking" Identity Theft and Suggestions for Reducing Online Fraud
- FIL-81-2005: Information Technology Risk Management Program (IT-RMP): New Information Technology Examination Procedures
- FIL-100-2007: Identity Theft Red Flags: Interagency Final Regulation and Guidelines
- FIL-105-2008: Identity Theft Red Flags, Address Discrepancies, and Change of Address Regulations: Examination Procedures
- FIL-21-2014: Webinar on Senior Management's Role in Cybersecurity
- FIL-9-2015: Business Continuity Planning Booklet Appendix J Update to FFIEC IT Examination Handbook Series
- FIL-48-2015: Cybersecurity Awareness Month- Industry Teleconference
- FIL-54-2015: Updated FFIEC Management Booklet Part of IT Examination Handbook Series
- FIL-19-2016: Technical Assistance Video on Outsourcing Technology Services
- FIL-31-2016: Mobile Financial Services: Update to FFIEC IT Examination Handbook Series
- FIL-72-2016: Cybersecurity Awareness Month- Industry Webinar

**Large Bank Supervision**

- FIL-47-2011: Guidance: Proposed Guidance on Stress Testing for Banking Organizations with More Than \$10 Billion in Total Consolidated Assets
- FIL-7-2012: Company-Run Stress Tests Required by the Dodd-Frank Act
- FIL-37-2013: Proposed Interagency Guidance on Company-Run Stress Tests
- FIL-49-2013: Annual Stress-Test Reporting Template and Documentation for Covered Banks with Total Consolidated Assets of \$10 Billion to \$50 Billion

## **Office of Foreign Asset Control (OFAC)**

FIL-36-95:	Economic Sanctions
FIL-88-2001:	Special Alert/Foreign Assets Control Act/Updated to Executive Order Targeting Terrorist Assets
FIL-111-2002:	Foreign Assets Control Act/Frequently Asked Questions
FIL-19-2003:	Specially Designated Nationals and Blocked Persons
FIL-29-2003:	Foreign Assets Control Act/Foreign Entity Subject to Import Banks
FIL-34-2003:	Blocked Property and Assets of Transporting, LLC
FIL-37-2003:	Comprehensive Guidelines for License Applications to Engage in Travel-Related Transactions Involving Cuba
FIL-38-2003:	Specially Designated Nationals and Blocked Persons
FIL-39-2003:	General Licenses Issued Under Iraqi Sanctions and Termination of Emergency in Unita
FIL-45-2003:	Foreign Assets Control Act/Amended Iraqi Sanctions, Presidential Order to Protect the Development Fund for Iraq and Foreign Entities Subject to Import Ban
FIL-46-2003:	Foreign Assets Control Act/Facilitation of Non-Commercial Humanitarian Funds Transfer (Iraq)
FIL-70-2003:	Foreign Assets Control Act/General Licenses Issued Under Burmese Sanctions Regulations
FIL-78-2003:	Foreign Assets Control Act/General License Under Iraqi Sanctions Regulations
FIL-97-2003:	Burma and Two Burmese Banks Are Considered “Primary Money Laundering Concerns”
FIL-3-2004:	General License Issued Under Iranian Sanctions
FIL-23-2004:	General License Issued Under Libyan Sanctions Regulations, and Specially Designated Nationals and Blocked Persons
FIL-34-2004:	Specially Designated Nationals and Blocked Persons, and Amended Iraqi General Licenses
FIL-35-2004:	Specially Designated Nationals and Blocked Persons
FIL-39-2004:	Import Bank for Entities Subject to Weapons of Mass Destruction Trade Control Regulations
FIL-40-2004:	General License Issued Under Libyan Sanctions Regulations
FIL-56-2004:	Executive Order Issued Blocking Property and the Export of Goods to Syria
FIL-75-2004:	Cuban Asset Control Regulations

FIL-78-2004: General Licenses Issued under the Cuban Assets Control Regulations

FIL-109-2004: OFAC Sanctions Against Libya Lifted

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