



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

**Financial Institution Letter**  
**FIL-23-2019**  
**April 23, 2019**

## **Deposit Insurance Coverage Seminars**

### **Free Nationwide Seminars for Bank Officers and Employees**

**Summary:** The FDIC will conduct four identical live seminars on FDIC deposit insurance coverage for bank employees and bank officers between May 15, 2019, and December 9, 2019. In addition to a comprehensive overview of FDIC deposit insurance rules, the seminars include deposit insurance coverage information on signature card requirements for joint accounts, Prepaid Cards, Bank Trade names, Health Savings Accounts, 529 plan accounts, and 529 Achieving a Better Life Experience (ABLE) plan accounts.

The presentation provides an overview of some of the most popular deposit insurance resources such as: (a) the FDIC's Electronic Deposit Insurance Estimator (EDIE), which is an interactive tool used to calculate deposit insurance coverage; (b) the FDIC's BankFind Directory, which allows users to confirm if a bank is FDIC-insured; and (c) the FDIC's Financial Institution Employee's Guide to Deposit Insurance, which was developed to assist bankers in providing detailed information about deposit insurance coverage to their customers.

The FDIC also has developed three separate Deposit Insurance Coverage Seminars for bank officers and employees that are available on the FDIC's YouTube channel. Both the live and YouTube deposit insurance coverage seminars will provide bank employees with an understanding of how to calculate deposit insurance coverage. The live seminars each provide a comprehensive overview of FDIC deposit insurance.

**Please note:** The FDIC recently issued a [notice of proposed rulemaking](#) concerning recordkeeping requirements for joint accounts. In the event a final rule is issued with respect to this proposal, the final rule may impact some of the information in the slides and presentation. Please check the date on the PDF/printable version for seminars you may plan to attend after May 15, 2019.

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

**Distribution:**  
FDIC-Insured Institutions

**Suggested Routing:**  
Chief Executive Officer  
Head of Deposit Insurance and Branch Operations  
Chief Compliance Officer  
Training Officer  
Branch Managers

**Related Topics:**  
[FDIC Deposit Insurance Regulations 12 C.F.R. Part 330](#)

**Attachment:**  
[Deposit Insurance Coverage: Free Nationwide Seminars for Bank Officers and Employees](#)

**Contact:**  
FDIC Call Center at 1-877-275-3342  
Vonda Bailey, Senior Consumer Affairs Specialist, at [Vbailey@FDIC.gov](mailto:Vbailey@FDIC.gov) or (202) 898-7219

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

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:**

- Live seminars on deposit insurance rules for bank officers and bank employees will be conducted via Cisco WebEx conferencing software between May 15, 2019, and December 9, 2019. Each identical live seminar will last approximately 120 minutes and include a question-and-answer session with FDIC subject matter experts.
- The live seminars are free, but advance registration is required. See the attachment for registration instructions, including the specific dates and registration deadlines.
- Each of the live seminars will link to a slide presentation, and participants are strongly encouraged to have a copy of the PowerPoint slides during the audio presentation. See the attachment for accessing the slide presentation.
- Three self-study seminars on other deposit insurance issues also are available on FDIC's YouTube Channel. The topics include: (1) Fundamentals of Deposit Insurance Coverage; (2) Revocable Trust; and (3) Advanced Topics. See the attachment for instructions to [access the YouTube seminars](#).