



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

Financial Institution Letter
FIL-38-2019
July 10, 2019

FDIC Releases Initial Sections of its Applications Procedures Manual

Summary: The FDIC posted sections of its Applications Procedures Manual (manual) to its website to provide greater transparency regarding the FDIC's internal processes. The manual provides direction for professional staff assigned to review and process applications, notices, and other requests (collectively, filings) submitted to the FDIC. This is the first in a series of releases that will comprise the complete manual, and each subsequent release will include multiple sections governing specific filing types.

Statement of Applicability to Institutions with Total Assets Under \$1 Billion: This Financial Institution Letter transmits a manual intended to be used by FDIC personnel. No action on the part of any insured depository institution is necessary.

Distribution:

FDIC-Insured Depository Institutions

Suggested Routing:

Chief Executive Officer

Related Topics:

[Bank Application Resources](#)

Applications Rules and Regulations
12 CFR [Part 303](#), [Part 390](#), and [Part 391](#)

[Filing Forms](#)

[FDIC Re-Issues its Processing Timeframe Guidelines for Applications, Notices, and Other Requests, FIL-81-2018, December 6, 2018](#)

Attachment:

[Applications Procedures Manual](#)

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Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/index.html

To receive FILs electronically, please visit www.fdic.gov/about/subscriptions/fil.html.

Paper copies of FILs may be obtained from the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The manual provides comprehensive instruction to the FDIC's professional staff for reviewing and processing filings.
- The public release of the manual on FDIC.gov is intended to provide the banking industry and any other interested parties with transparency and clarity regarding the FDIC's filing-related processes.
- The manual does not establish supervisory requirements and is not industry guidance.
- This initial release includes an Applications Overview section that addresses processing timeframes, filing receipt and acknowledgment, filing acceptance, review and evaluation of filing content, document preparation, delegations of authority, and other pertinent topics that are generally applicable to most types of filings.
- This initial release also contains separate sections covering certain specific filing types, including federal deposit insurance, mergers, change in control, branch establishment, branch relocation, and branch closings.
- The manual will be updated periodically for changes in laws, regulations, or processes; FDIC-insured institutions and other interested parties may subscribe to receive notice of future releases and updates to the manual at the [Applications Procedures Manual](#).
- [Additional resources](#) related to the filing process are available on the FDIC's website.