

# FDIC-insured banks can now offer a brandable version of EDIE to their customers.

You may be familiar with the Electronic Deposit Insurance Estimator (EDIE)—the FDIC’s easy-to-use tool that helps consumers find out if the money they have in deposit accounts at FDIC-insured banks is fully protected. It’s currently available for use by your customers and staff on the FDIC website ([www.fdic.gov/EDIE](http://www.fdic.gov/EDIE)) and is also available as a download for banks without branch-level Internet access.

FDIC-insured institutions, like yours, can now integrate the EDIE calculator within their websites with a look that is consistent with each institution’s graphic standards.

## A service your customers will appreciate

Your customers naturally turn to you for information about their deposit accounts. Making it easy for them to check and see if all of their deposits are insured is a beneficial service you can provide. And with the seamless integration of EDIE into your website, your customers will be able to access this tool through a familiar interface without leaving your website.

## A simple integration process

Integrating EDIE into your website is easy, but there are a few initial requirements:

- A page on your website will need to be dedicated for this application
- The dedicated page (and any links to the page) must be titled: “FDIC—EDIE The Estimator”
- The application needs a webpage footprint 625 pixels wide with unlimited height

If these requirements can be met, integration is simple.

For EDIE to be integrated into your website, you will first need to access the online submission form, available via FDICconnect. After submitting the form with your information, a bank-specific javascript tag is immediately generated and provided to you. Your web administrator would then need to place this tag on the webpage the bank has dedicated to the application. And, because the application itself runs from FDIC’s web servers there are no maintenance or update responsibilities required on the part of your bank. Updates and enhancements to EDIE will automatically be incorporated in the version displayed on your website ensuring that you and your customers have the most up-to-date version available.

## Examples

Although you only need to dedicate one page for Brandable EDIE, it has three distinct pages: Intro page, Calculator page and the Printable Report page. Examples of these are on the following pages.

## Intro page

The Intro page is the first page your customers will see. It gives your customers an overview of EDIE and lists the information your customers will need to use it.

The screenshot shows the 'EDIE - EDIE The Estimator' page on the Anytown Bank website. The page features a navigation bar with links for Home, About Anytown Bank, Contact Us, and ATM/Branch Locator. Below the navigation bar are tabs for Accounts, Investments, Transfers, Customer Service, and Resources and Tools. The main content area includes a sidebar with links for Manage your accounts, Manage your credit cards, FDIC - EDIE The Estimator (highlighted), Bill Pay, Track your expenses, and Mobile Banking. The main content area features a large blue button labeled 'Use EDIE Now' and a section titled 'Understanding the deposit insurance coverage you have on your accounts.' with a sub-header 'FDIC'. A horizontal line indicates that the width of the FDIC logo and the sub-header is 625 pixels. A blue callout box on the right contains the following text:

- Dedicated page on your bank website.
- Footprint is 625 pixels wide.
- Headline font color is selected by you.
- Button background color is selected by you.

If your website uses a bank name other than its legal, chartered name (i.e., a “trade name”) you can allow EDIE to display the trade name on this page. The Calculator page and Printable Report, however will display only the legal, chartered name of the bank, though, so language to explain the relationship between the bank trade name and its legal, chartered name will be added to those pages automatically. See page 5 for an example.

## Calculator page

On this page, your customer will input the account information necessary to calculate FDIC coverage. For security purposes, none of the information can be stored or retrieved from your bank's records.

The screenshot shows the 'FDIC — EDIE The Estimator' page on the Anytown Bank website. The page is titled 'FDIC — EDIE The Estimator' and includes a subhead 'FDIC — EDIE The Estimator'. The page is divided into three steps: Step 1: Enter Your Information, Step 2: Read Your Report, and Step 3: Print Your Report. The form includes fields for Institution (Anytown Bank), Account Nickname, Account Balance, Ownership Type, Deposit Type, Owner, and Beneficiary. There are also buttons for 'Add Additional Owner', 'Add Additional Beneficiary', 'Printable Report', and 'Start Over'. A blue callout box on the right side of the page contains the following text:

- Footprint is 625 pixels wide.
- Divider bar text color is selected by you.
- Divider bar color is selected by you.
- Subhead text and button background color is customizable.


Remember, the legal, chartered name of your bank is the name that will appear on this page and on the reports that EDIE generates. If your website uses a name other than the legal, chartered name of the bank (i.e., a "trade name"), language will be added to these pages automatically to explain the relationship between the bank trade name and its legal, chartered name. See page 5 for an example.

## Printable Report page

Once a customer has entered all of their information, a report is generated by EDIE. It can be printed for permanent records, but cannot be stored electronically for future editing.

Anytown Bank: FDIC: Electronic Deposit Insurance Estimator (EDIE) http://anytownbank.com/edie/cobranded/td/print.html

Anytown Bank



✔ **Institution: Anytown Bank (Cert #1234)** **Number of Accounts: 1**

Looks good. According to the information you have entered, EDIE estimates that your deposit accounts at this financial institution appear to be fully FDIC insured. But, it is always a good idea to be familiar with FDIC coverage limits and use EDIE regularly to make sure you are within them.

**Single Accounts**

Account Nickname	Balance	Owner(s)	Beneficiaries
life savings*	\$12,345.00	Julia Smith	NA

Insurance Summary	Balance	Insured	Uninsured
Julia Smith Single	\$12,345.00	\$12,345.00	\$0.00

**Total for all accounts at Anytown Bank (Cert #1234) (Totals will be rounded)**

	Balance	Insured	Uninsured
	\$12,345.00	\$12,345.00	\$0.00

**\*Note:** If this bank participates in the FDIC's Transaction Account Guarantee Program (TAGP), the accounts with asterisks above are fully insured, regardless of the actual amount in each account, through June 30, 2010. [Read more.](#)

**This calculation assumes that all of the above accounts are on deposit in an FDIC-insured bank, and that the account owners do not have accounts other than those listed above at Anytown Bank (Cert #1234).**

Report generated on: July 15, 2009

EDIE is designed to give an accurate deposit insurance calculation, assuming it is properly used and the account information is correctly entered. However, the results and conclusions generated by EDIE are strictly advisory. All actual claims for deposit insurance shall be governed exclusively by information set forth in the FDIC-insured institution's records and applicable federal statutes and regulations then in effect. This calculation is based on the deposit insurance regulations in effect as of October 2008. The standard insurance amount of \$250,000 per depositor is in effect through December 31, 2013. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor for all account categories except IRAs (and other certain retirement accounts), which will remain at \$250,000 per depositor.

1 of 16/10/09 10:24 AM

Will include your logo.

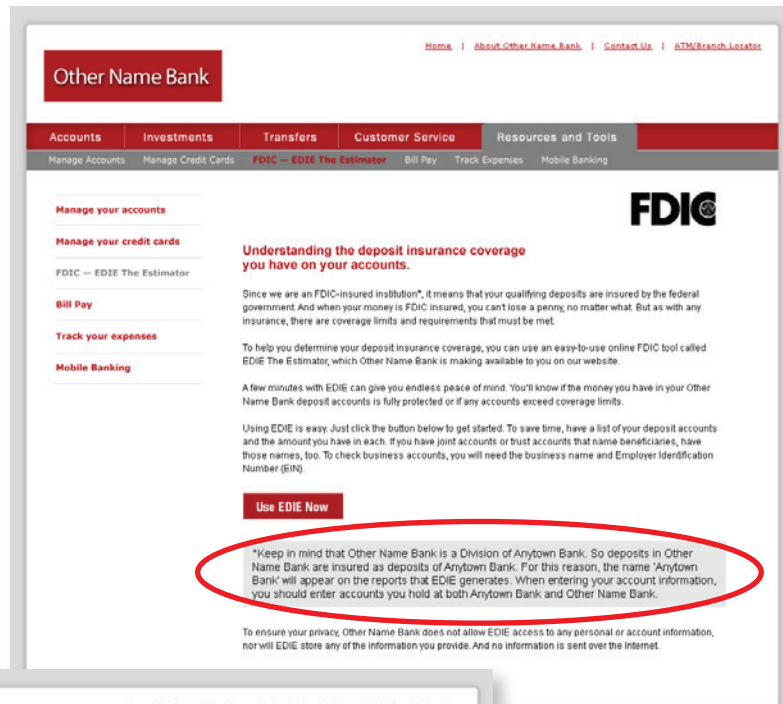
Subhead text color is selected by you.

Remember, the legal, chartered name of your bank is the name that will appear on this page and on the reports that EDIE generates. If your website uses a name other than the legal, chartered name of the bank (i.e., a "trade name"), language to explain the relationship between the bank trade name and its legal, chartered name will be added to these pages automatically. See page 5 for an example.

## Start offering EDIE to your customers today

Your bank's FDICconnect Coordinator can access the online submission form through FDICconnect right now. If you have any questions, you can contact us at 1-877-275-3342 (877-ASK-FDIC).

Examples showing additional language added when website uses a bank name other than its legal, chartered name.



Other Name Bank

Home | About Other Name Bank | Contact Us | ATM/Branch Locator

Accounts | Investments | Transfers | Customer Service | Resources and Tools

Manage Accounts | Manage Credit Cards | **FDIC — EDIE The Estimator** | Bill Pay | Track Expenses | Mobile Banking

Manage your accounts

Manage your credit cards

FDIC — EDIE The Estimator

Bill Pay

Track your expenses

Mobile Banking

**FDIC**

**Understanding the deposit insurance coverage you have on your accounts.**

Since we are an FDIC-insured institution\*, it means that your qualifying deposits are insured by the federal government. And when your money is FDIC insured, you can't lose a penny, no matter what. But as with any insurance, there are coverage limits and requirements that must be met.

To help you determine your deposit insurance coverage, you can use an easy-to-use online FDIC tool called EDIE The Estimator, which Other Name Bank is making available to you on our website.

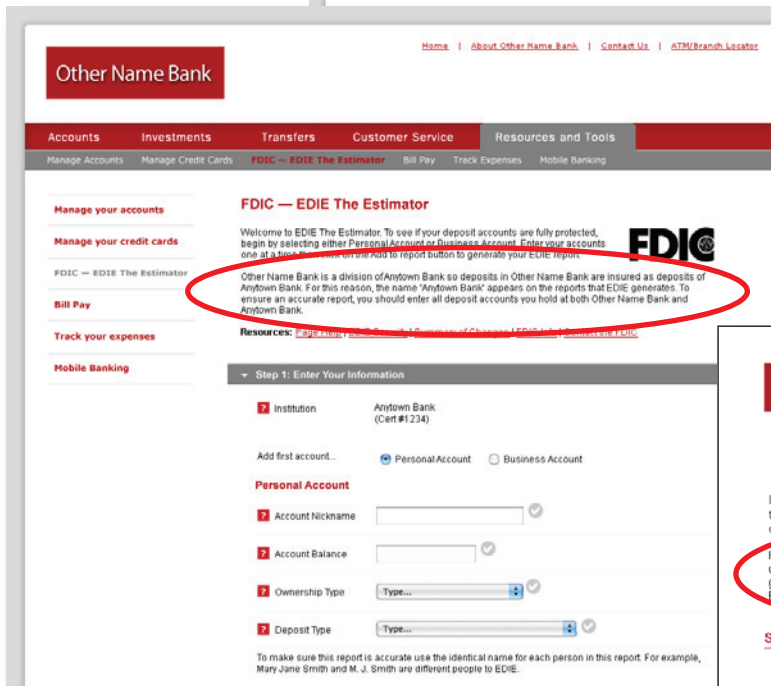
A few minutes with EDIE can give you endless peace of mind. You'll know if the money you have in your Other Name Bank deposit accounts is fully protected or if any accounts exceed coverage limits.

Using EDIE is easy. Just click the button below to get started. To save time, have a list of your deposit accounts and the amount you have in each. If you have joint accounts or trust accounts that name beneficiaries, have those names, too. To check business accounts, you will need the business name and Employer Identification Number (EIN).

**Use EDIE Now**

\*Keep in mind that Other Name Bank is a Division of Anytown Bank. So deposits in Other Name Bank are insured as deposits of Anytown Bank. For this reason, the name 'Anytown Bank' will appear on the reports that EDIE generates. When entering your account information, you should enter accounts you hold at both Anytown Bank and Other Name Bank.

To ensure your privacy, Other Name Bank does not allow EDIE access to any personal or account information, nor will EDIE store any of the information you provide. And no information is sent over the Internet.



Other Name Bank

Home | About Other Name Bank | Contact Us | ATM/Branch Locator

Accounts | Investments | Transfers | Customer Service | Resources and Tools

Manage Accounts | Manage Credit Cards | **FDIC — EDIE The Estimator** | Bill Pay | Track Expenses | Mobile Banking

Manage your accounts

Manage your credit cards

FDIC — EDIE The Estimator

Bill Pay

Track your expenses

Mobile Banking

**FDIC — EDIE The Estimator**

Welcome to EDIE The Estimator. To see if your deposit accounts are fully protected, begin by selecting either **Personal Account** or **Business Account**. Enter your accounts one at a time, and click the Add to report button to generate your EDIE report.

Other Name Bank is a division of Anytown Bank so deposits in Other Name Bank are insured as deposits of Anytown Bank. For this reason, the name 'Anytown Bank' appears on the reports that EDIE generates. To ensure an accurate report, you should enter all deposit accounts you hold at both Other Name Bank and Anytown Bank.

Resources: [FDIC's Transaction Account Guarantee Program \(TAGP\)](#) | [FDIC's FDIC-Insured Bank List](#) | [FDIC's FDIC-Insured Bank List](#)

Step 1: Enter Your Information

Institution: Anytown Bank (Cert #1234)

Add first account...  Personal Account  Business Account

**Personal Account**

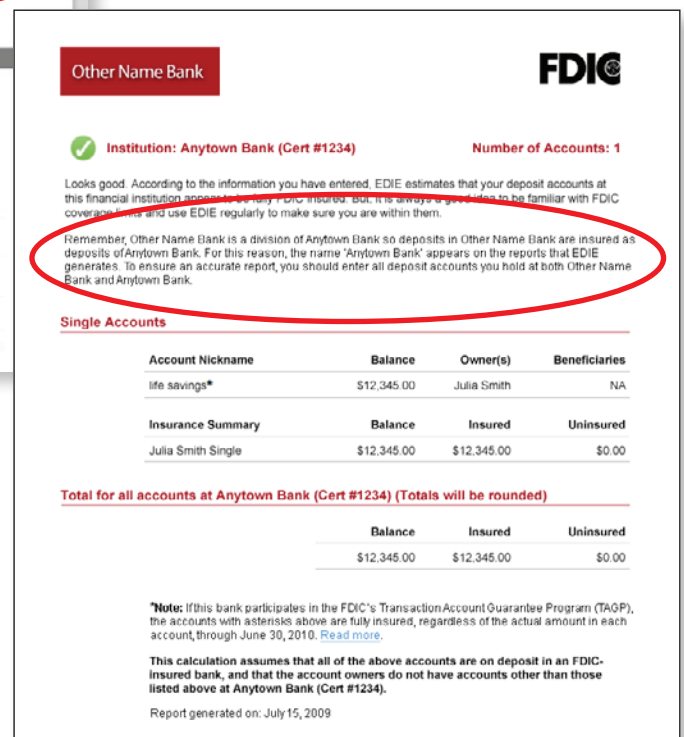
Account Nickname:

Account Balance:

Ownership Type:

Deposit Type:

To make sure this report is accurate use the identical name for each person in this report. For example, Mary-Jane Smith and M. J. Smith are different people to EDIE.



Other Name Bank

**FDIC**

**Institution: Anytown Bank (Cert #1234)** **Number of Accounts: 1**

Looks good. According to the information you have entered, EDIE estimates that your deposit accounts at this financial institution appear to be fully FDIC insured. But, it is always a good idea to be familiar with FDIC coverage limits and use EDIE regularly to make sure you are within them.

Remember, Other Name Bank is a division of Anytown Bank so deposits in Other Name Bank are insured as deposits of Anytown Bank. For this reason, the name 'Anytown Bank' appears on the reports that EDIE generates. To ensure an accurate report, you should enter all deposit accounts you hold at both Other Name Bank and Anytown Bank.

**Single Accounts**

Account Nickname	Balance	Owner(s)	Beneficiaries
life savings*	\$12,345.00	Julia Smith	NA

Insurance Summary	Balance	Insured	Uninsured
Julia Smith Single	\$12,345.00	\$12,345.00	\$0.00

**Total for all accounts at Anytown Bank (Cert #1234) (Totals will be rounded)**

	Balance	Insured	Uninsured
	\$12,345.00	\$12,345.00	\$0.00

**Note:** If this bank participates in the FDIC's Transaction Account Guarantee Program (TAGP), the accounts with asterisks above are fully insured, regardless of the actual amount in each account, through June 30, 2010. [Read more.](#)

This calculation assumes that all of the above accounts are on deposit in an FDIC-insured bank, and that the account owners do not have accounts other than those listed above at Anytown Bank (Cert #1234).

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