The more you know, the safer your money.

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) 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.

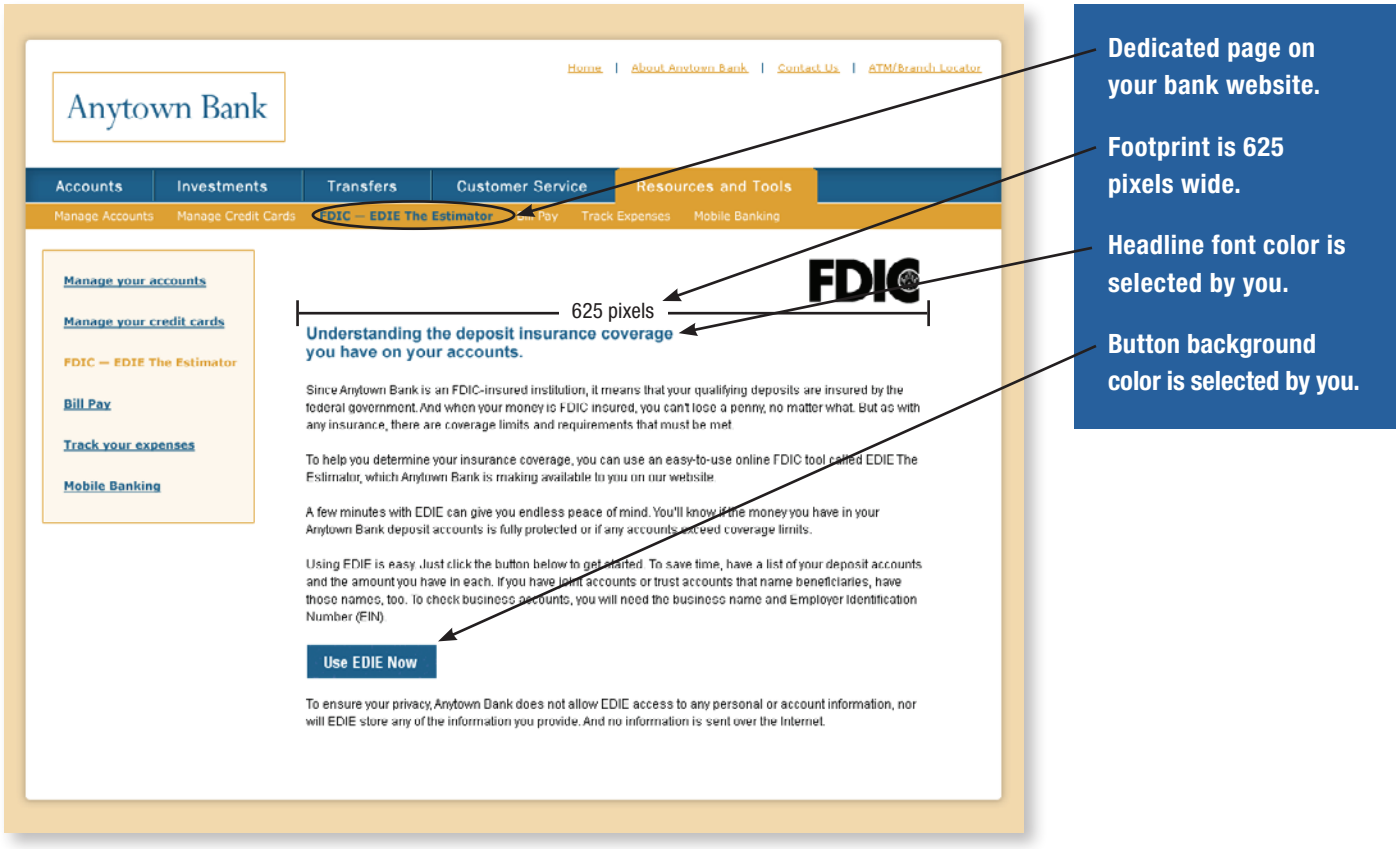
For EDIE to be integrated into your website, you will first need to access the online submission form, available via FDICconnect. After submitting the form with your information, a bank-specific javascript tag is immediately generated and provided to you. Your web administrator would then need to place 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

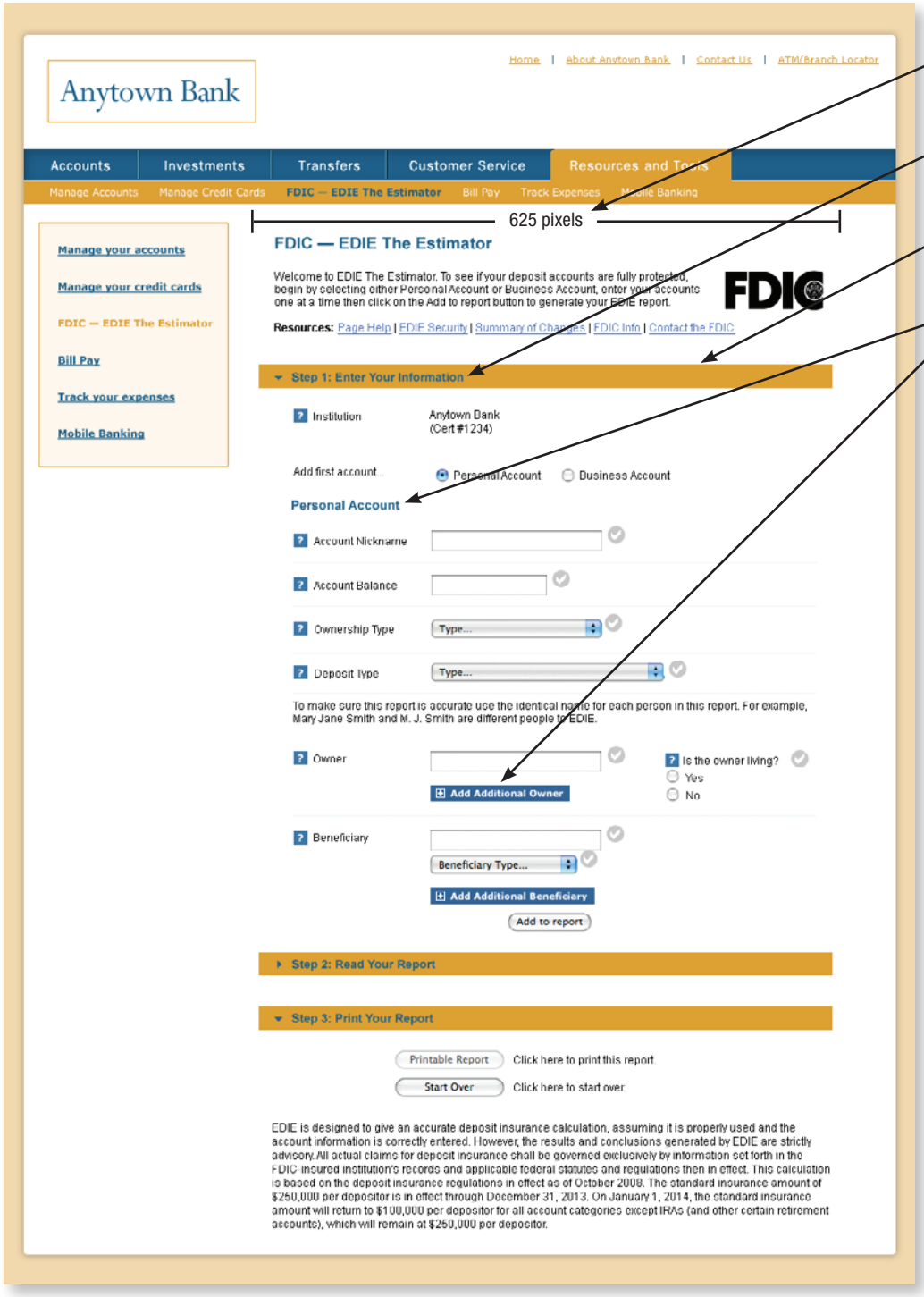
The Intro page is the first page your customers will see. It gives your customers an overview of EDIE and lists the information your customers will need to use it.



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.



Footprint is 625 pixels wide.

Divider bar text color is selected by you.

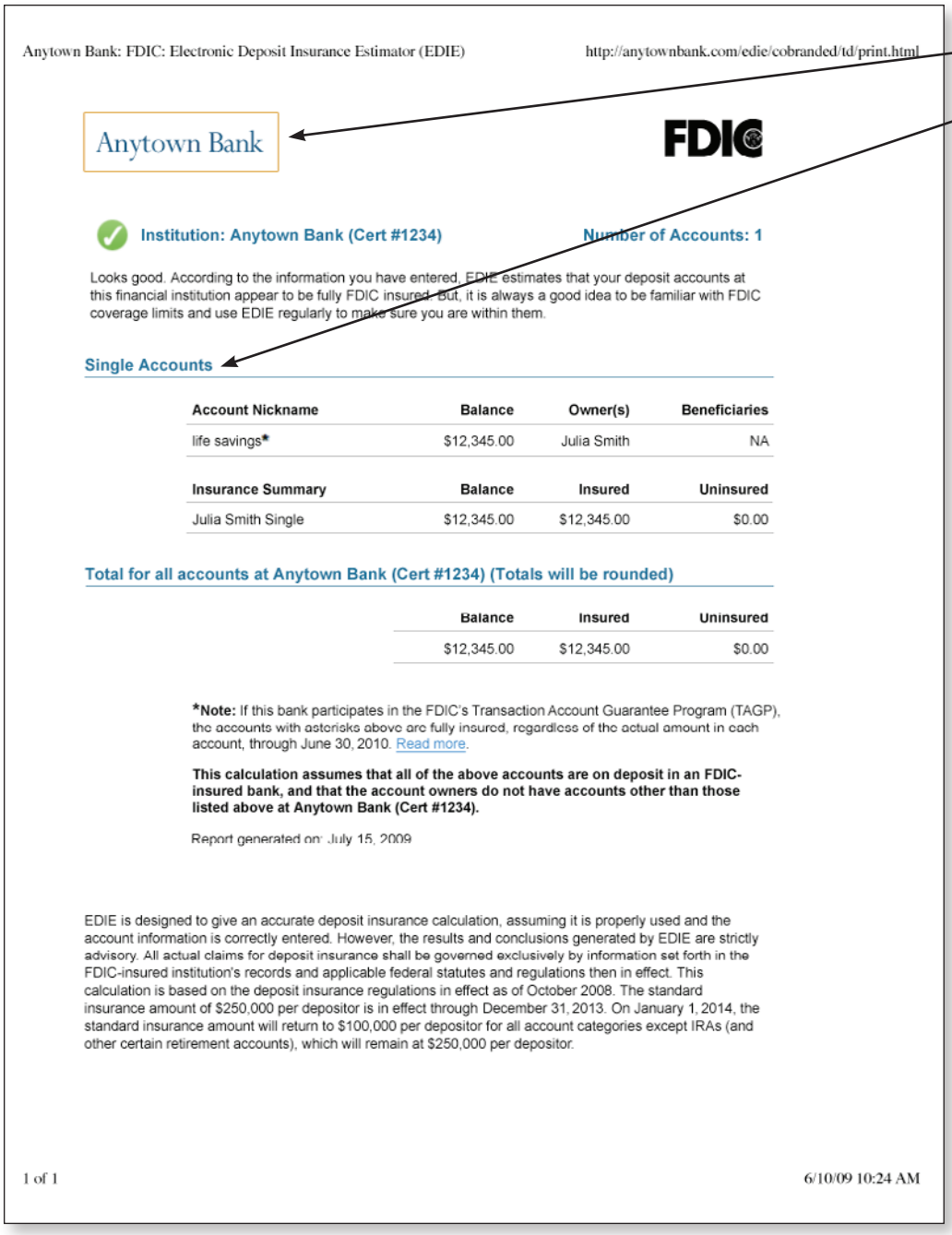
Divider bar color is selected by you.

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

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.

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.

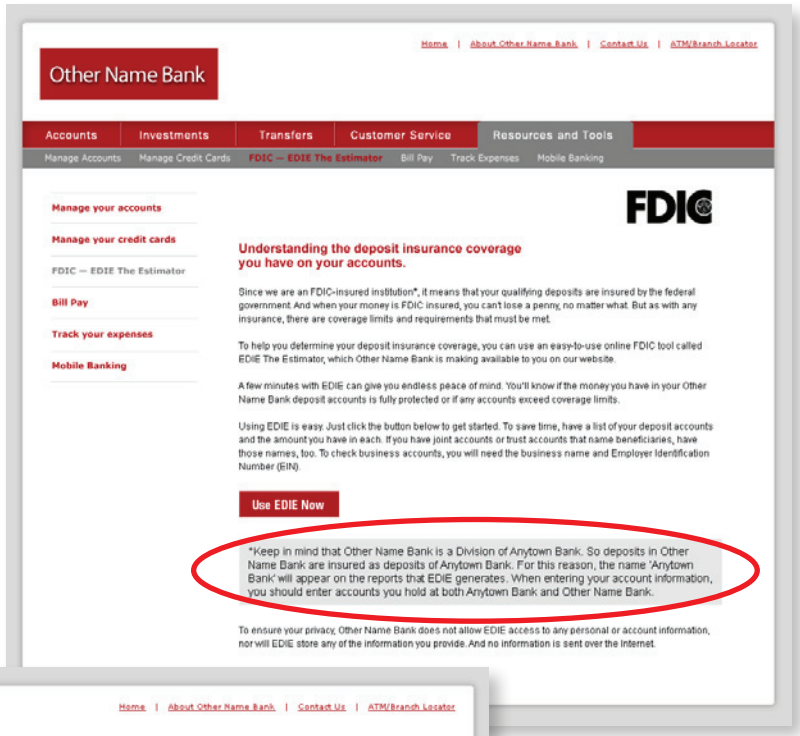
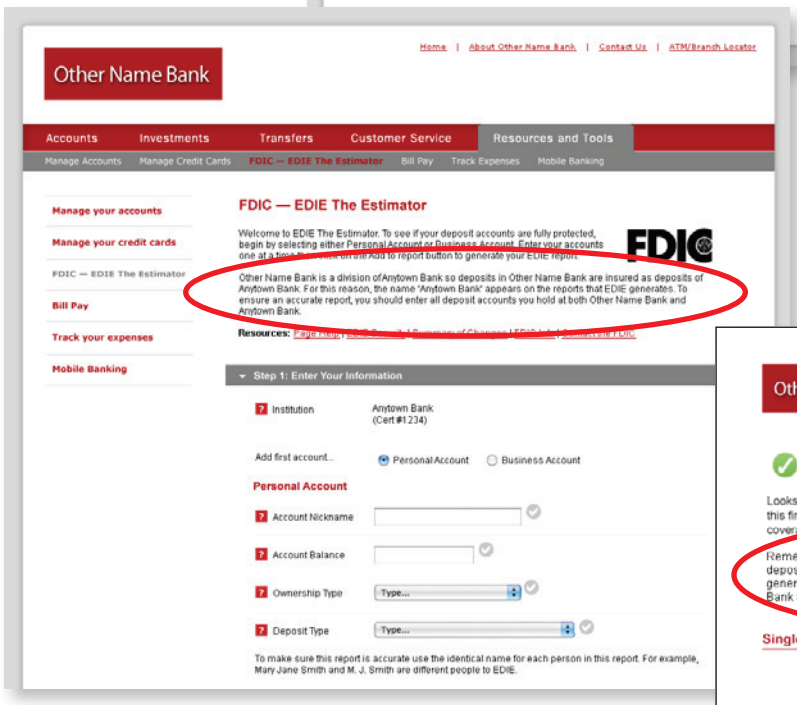
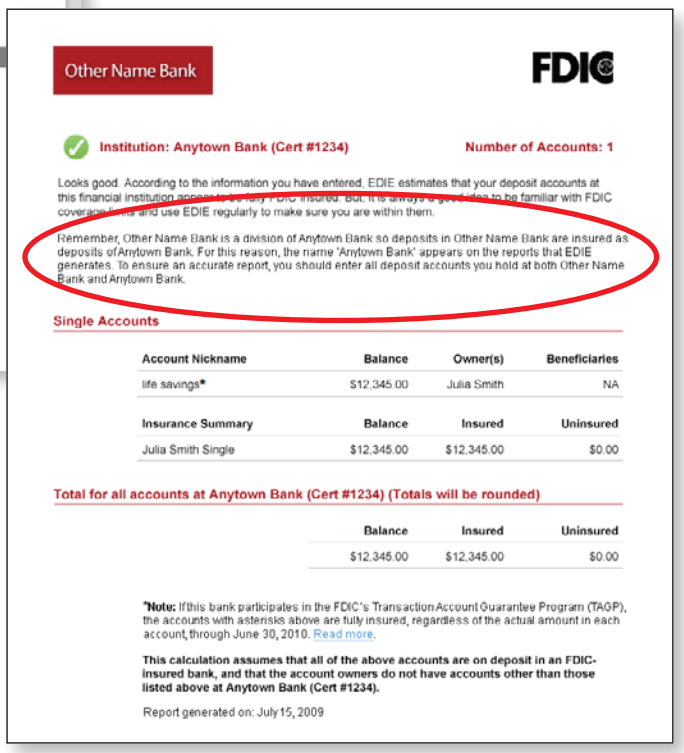
1 of 1 6/10/09 10:24 AM

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 FDIC*connect* Coordinator can access the online submission form through FDIC*connect* 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.