



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

**Financial Institution Letter**  
**FIL-16-2005**  
**March 15, 2005**

## **DEPOSIT INSURANCE COVERAGE**

### **Video-Overview on Deposit Insurance Coverage for Bank Employees and Customers**

**Summary:** The FDIC has produced a video on CD-ROM for bank employees and bank customers about the FDIC's rules and requirements for deposit insurance coverage. The 27-minute video – *FDIC's Video-Overview on Deposit Insurance Coverage* – provides an overview of how deposit insurance works, focusing on the most common account ownership categories used by individuals and families. The video on CD-ROM was first released on DVD (*FDIC's Video on Deposit Insurance Coverage*) on November 10, 2004.

**Distribution:**

FDIC-insured institutions

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer

**Related Topics:**

FDIC Deposit Insurance Regulations  
12 C.F.R. 330

**Attachment:**

None

**Contact:**

FDIC Call Center: 1-877-275-3342

**Note:**

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2005/index.html](http://www.fdic.gov/news/news/financial/2005/index.html).

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

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or 202-416-6940).

**Highlights:**

- *FDIC's Video-Overview on Deposit Insurance Coverage* is now available on CD-ROM. The video can be seen in English or Spanish.
- The video can be viewed by financial institution employees and others on the FDIC's Web page at <http://www.fdic.gov/deposit/deposits/video/index.html>.
- The video on CD-ROM supplements the video released on DVD (*FDIC's Video on Deposit Insurance Coverage*) on November 10, 2004. The DVD is available in English with closed captioning and Spanish-language subtitles.
- Instructions on how to view *FDIC's Video-Overview on Deposit Insurance Coverage* on the FDIC's Web site and how to obtain a copy of the video on CD-ROM or DVD are included on pages 2 and 3 of this FIL.

## DEPOSIT INSURANCE COVERAGE

### Video-Overview on Deposit Insurance Coverage for Bank Employees and Customers

The Federal Deposit Insurance Corporation (FDIC) has produced a digital video on CD-ROM for bank employees and customers that explains federal deposit insurance coverage. The video was first released on DVD on November 10, 2004 (*FDIC's Video on Deposit Insurance Coverage*). The new CD-ROM version – *FDIC's Video-Overview on Deposit Insurance Coverage* – is also available for viewing through the FDIC's Web site.

The video, which is 27 minutes long, provides an overview of deposit insurance coverage rules and requirements, with specific emphasis on the most common account ownership categories used by individuals and families. The video was designed as an informational and training tool for bank employees. The video can be seen in English or Spanish.

The video is divided into four parts:

- Part I, "Introduction," presents the basics of deposit insurance coverage and is intended to reinforce the viewer's confidence in the stability of the banking system.
- Part II, "Personal Accounts," and Part III, "Business Accounts," are designed to inform and educate viewers on how FDIC deposit insurance coverage works in a variety of situations for the eight different ownership account categories.
- Part IV, "Resources," explains the various ways to contact the FDIC to obtain more information on deposit insurance coverage.

### **Viewing the Video from the FDIC Web Page**

Financial institutions may view *FDIC's Video-Overview on Deposit Insurance Coverage* on the FDIC's Web site. To view the video, go to Videos on Deposit Insurance Coverage at <http://www.fdic.gov/deposit/deposits/video/index.html>. This page identifies the videos available for viewing, as well as system requirements and system test options.

### **Obtaining Copies from the FDIC**

The FDIC will provide insured banks and savings associations with limited copies of the video on CD-ROM at no charge. To place an order for the video on CD-ROM or DVD, complete and submit the order form located on the FDIC's Web site at <https://vcart.velocitypayment.com/fdic/>. Please allow four to six weeks for delivery.

Using the order form on the FDIC's Web site will ensure the fastest delivery of your order. If your institution does not have access to the Internet, orders may be faxed or mailed to the FDIC:

FAX: FDIC Public Information Center  
202-416-2111

Or write to: 801 17th Street, N.W., Room 100  
Washington, D.C. 20434

Orders submitted by FAX or mail should be written on your institution's letterhead and include a contact name, a telephone number where the contact may be reached, the title of the video requested, and the number of copies requested.

### **Reproduction of the Video**

Financial institutions and consumers may reproduce *FDIC's Video-Overview on Deposit Insurance Coverage* without permission from the FDIC, provided it is reproduced in its entirety.

For more information about the FDIC's new deposit insurance video, please contact the FDIC's Call Center toll-free at 1-877-275-3342.

Directo

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Division of Supervision and Consumer Protection