



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

**Financial Institution Letter**  
**FIL-16-2010**  
**April 22, 2010**

## **DEPOSIT INSURANCE COVERAGE**

### **New Version of FDIC's Electronic Deposit Insurance Estimator (EDIE) Available**

**Summary:** A new version of the FDIC's Electronic Deposit Insurance Estimator (EDIE) provides increased functionality and allows FDIC-insured institutions to customize and integrate EDIE into their Web sites.

**Distribution:**

All Insured Institutions

**Suggested Routing:**

Chief Executive Officer  
Regulatory Compliance Officer  
Marketing Director  
FDICConnect Coordinator

**Related Topics:**

Deposit Insurance Coverage  
12 C.F.R Part 330  
Website

**Attachments:**

Overview.pdf  
Technical Info.pdf

**Contact:**

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**Note:**

FDIC financial institution letters (FILs) may be  
accessed from the FDIC's Website at  
[www.fdic.gov/news/news/financial/2010/index.html](http://www.fdic.gov/news/news/financial/2010/index.html).

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

**Highlights:**

- EDIE is an interactive tool created by the FDIC to help consumers determine if their deposit accounts at FDIC-insured institutions are fully insured. EDIE also assists bank employees who answer customer questions about deposit insurance coverage.
- An FDIC-insured institution can now customize and integrate the FDIC's EDIE application into its own Web site.
- Brandable EDIE allows bank customers and staff to access EDIE without leaving an insured institution's Web site.
- Both the Online and Brandable versions of EDIE offer new functions requested by consumers and bankers, including the ability to calculate deposit insurance coverage for irrevocable trust and government accounts and the ability to calculate coverage for deposit accounts that mature in 2014 or later.

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## **DEPOSIT INSURANCE COVERAGE**

### **New Version of FDIC's Electronic Deposit Insurance Estimator (EDIE) Available**

The FDIC's Electronic Deposit Insurance Estimator (EDIE) is an interactive tool created to help consumers determine if their deposit accounts at FDIC-insured institutions are fully insured and assist bank employees who answer customer questions about deposit insurance coverage.

FDIC-insured institutions can now customize and integrate EDIE into their Web sites. This new EDIE – called Brandable EDIE – allows customers to access EDIE without leaving the institution's Web site. Brandable EDIE has the same functionality and capacity as the version of EDIE on the FDIC Web site.

The FDIC has added new enhancements to both the Online and Brandable EDIE versions that allow users to calculate coverage for irrevocable trust and government accounts, in addition to personal accounts (deposits held by people in single accounts, IRAs, joint accounts, and most formal and informal revocable trust accounts) and business accounts (accounts owned by corporations, partnerships and unincorporated associations, including for-profit and not-for-profit organizations). Also, both Online and Brandable EDIE now offer users the ability to calculate coverage for deposit accounts that mature in or after 2014 and features an updated Deposit Insurance FAQ, Glossary of Terms, and information on how to contact the FDIC.

Two documents are attached. The first provides an introduction to the new Brandable EDIE. The second contains information on the technical aspects of integrating Brandable EDIE into an insured institution's Web site. To customize EDIE for its Web site, an insured institution must submit the necessary information via *FDICconnect*.

The FDIC encourages all insured institutions to take advantage of the new EDIE functionality and the opportunity to provide an integrated version to customers and employees. Customers and insured institutions can continue to access EDIE, along with the FDIC's other deposit insurance coverage resources, on the FDIC's Web site at <http://www.fdic.gov/deposit/deposits/>.

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