



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

**Financial Institution Letter**  
**FIL-49-2010**  
**August 12, 2010**

## **FINAL RULE CONFORMING FDIC REGULATIONS ON DEPOSIT INSURANCE COVERAGE AND ADVERTISEMENT OF MEMBERSHIP TO PERMANENT STANDARD MAXIMUM DEPOSIT INSURANCE AMOUNT OF \$250,000**

**Summary:** On August 10, 2010, the FDIC Board of Directors adopted the attached final rule amending its insurance regulations (12 C.F.R. Part 330) and advertising regulations (12 C.F.R. Part 328) to conform with provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act, which permanently increased the standard maximum deposit insurance amount (SMDIA) from \$100,000 to \$250,000. This permanent increase in the SMDIA became effective July 22, 2010.

### **Distribution:**

FDIC-Insured Institutions

### **Suggested Routing:**

Chief Executive Officer  
Head of Deposit and Branch Operations  
Chief Compliance Officer  
Training Officer

### **Related Topics:**

Deposit Insurance Regulations (12 C.F.R. 330)  
Advertisement of Membership (12 C.F.R. Part 328)  
International Banking (12 C.F.R. Part 347)

### **Attachment:**

Final Rule  
<http://www.fdic.gov/news/board/10AugFRLogo.pdf>

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### **Note:**

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### **Highlights:**

- The final rule revised the FDIC's deposit insurance regulations (12 C.F.R. Part 330) to define the SMDIA as \$250,000 and to remove provisions indicating that the SMDIA will return to \$100,000.
- The final rule revised the FDIC's official sign for advertising deposit insurance coverage, as prescribed in 12 C.F.R. Part 328 of the FDIC's regulations, to reflect the permanent SMDIA. The change to the official sign is effective immediately.
- To ensure depositors are accurately informed of the permanent SMDIA of \$250,000, insured depository institutions should promptly obtain the new official signs and, upon receipt, display them without delay – in any event not later than January 3, 2011, the date for mandatory compliance with the final rule.
- Insured depository institutions may order FDIC official signs from the FDIC at <https://vcart.velocitypayment.com/fdic/>. There is no charge for decals and counter signs provided by the FDIC.
- The FDIC's deposit insurance coverage materials posted on its website – including the Electronic Deposit Insurance Estimator, "EDIE" – have been updated to reflect the permanent \$250,000 coverage.