



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

**Financial Institution Letter**  
**FIL-5-2012**  
**February 2, 2012**

## **Deposit Insurance Coverage**

### **Free Nationwide Telephone Seminars for Bank Officers and Employees**

**Summary:** The FDIC will conduct 15 free telephone seminars on deposit insurance coverage for bank officers and employees between February 15, 2012 and December 6, 2012. Twelve sessions entitled “FDIC Comprehensive Seminar on Deposit Insurance Coverage for Bankers” (Comprehensive Seminar) will provide an overview of the rules for determining deposit insurance coverage for all account ownership categories. Three separate sessions entitled “FDIC Seminar on Revocable Trust Accounts for Bankers” (Revocable Trust Seminar) will focus solely on the rules and coverage for formal revocable trust accountholders whose trust deposits at one bank exceed \$1,250,000.

**Statement of Applicability to Institutions with Total Assets Less Than \$1 Billion:** This Financial Institution Letter applies to all FDIC-insured institutions, including those institutions with total assets under \$1 billion.

#### **Distribution:**

FDIC-Insured Institutions

#### **Suggested Routing:**

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

#### **Related Topics:**

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

#### **Attachment:**

Instructions and presentation links

#### **Contact:**

FDIC Call Center at 1-877-275-3342  
Vonda Bailey, Consumer Affairs Specialist,  
atVbailey@FDIC.gov or  
(703) 254-2223

#### **Note:**

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2012/index.html](http://www.fdic.gov/news/news/financial/2012/index.html).

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

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

#### **Highlights:**

- The FDIC will conduct 15 free telephone seminars on deposit insurance coverage for bank officers and employees between February 15 and December 6, 2012.
- The FDIC is offering 12 sessions of the Comprehensive Seminar. These sessions will provide participants with an overview of the rules for determining deposit insurance coverage for all account ownership categories, along with an introduction to the different deposit insurance tools and resources available from the FDIC.
- The FDIC is offering three sessions of the Revocable Trust Seminar. These seminars will focus solely on the rules and coverage for formal revocable trust accountholders whose trust deposits at one bank exceed \$1,250,000.
- The Comprehensive Seminar will consist of a 90-minute audio presentation, and the Revocable Trust Seminar will consist of a 45-minute audio presentation. Each seminar will link to a slide presentation and be followed by a question-and-answer period with FDIC subject matter experts.
- Advance registration is required for each session. See the attachment for registration instructions.
- Participants are strongly encouraged to have a copy of the slides with them during the audio presentation. See the attachment for accessing the slide presentation, in both PowerPoint and Adobe Acrobat (PDF) formats.

## **Deposit Insurance Coverage Free Nationwide Telephone Seminars for Bank Officers and Employees**

The FDIC will conduct 15 free telephone seminars on deposit insurance coverage for bank officers and employees between February 15, 2012 and December 6, 2012

- The FDIC is offering 12 sessions entitled “FDIC Comprehensive Seminar on Deposit Insurance Coverage for Bankers” (Comprehensive Seminar). These seminars will provide participants with an overview of the rules for determining deposit insurance coverage for all account ownership categories. The sessions will also provide participants with an introduction to the resources and tools available from the FDIC.
- The FDIC is offering three sessions entitled “FDIC Seminar on Revocable Trust Accounts for Bankers” (Revocable Trust Seminar). These seminars will focus solely on the rules and coverage for formal revocable trust accountholders whose trust deposits at one bank exceed \$1,250,000.
- The objective of both seminars is to provide bank employees with the knowledge of FDIC’s deposit insurance rules needed to assist depositors in correctly determining their deposit insurance coverage. Participation in the seminars is strictly voluntary and is open to employees and officials of all FDIC-insured depository institutions.

The Comprehensive Seminar will consist of a 90-minute audio presentation, and the Revocable Trust Seminar will consist of a 45-minute audio presentation. Each seminar is linked to a downloadable slide presentation (see attachment). A question-and-answer period, which typically lasts an hour, will follow.

The seminars are free but participants must register in advance. Once you have completed the registration process, you will receive an RSVP e-mail confirmation from the FDIC, along with a PIN that is required to join the teleconference on the date selected. If you do not receive an e-mail confirmation, recheck the e-mail address provided and repeat the registration process. **There is no limit on the number of employees from one bank who may participate in a seminar session.**

The Comprehensive Seminar is a prerequisite for the Revocable Trust Seminar. Participants are strongly encouraged to complete the Comprehensive Seminar before registering for the Revocable Trust Seminar. The Comprehensive Seminar will provide participants with the knowledge needed for the discussion on complex revocable trust accounts.

Registration procedures and instructions for accessing the seminar slide presentations are included in the attachment. The slide presentation is subject to change based on the adoption of any statutory, regulatory, or policy changes affecting the calculation of deposit insurance coverage.

Contact the FDIC Call Center at 877-ASK-FDIC (877-275-3342) for more information about the FDIC’s 2012 schedule of deposit insurance seminars or to request help with the registration process.

The FDIC looks forward to your institution's participation in our 2012 seminar series.

Mark Pearce  
Director  
Division of Depositor and Consumer Protection

## Attachment

### Deposit Insurance Coverage Free Nationwide Telephone Seminars for Bank Officers and Employees

The procedures for registering for each seminar and accessing the seminar slide presentation follow.

#### Registering for Deposit Insurance Coverage Seminars

Seminar participants must register at least two business days before the event by following these procedures:

1. Go to [www.mymeetings.com/rsvp](http://www.mymeetings.com/rsvp).
2. Enter the conference number for the specific seminar, as detailed below.
3. Enter 2299077 for the pass code.
4. Leave the PIN number blank.
5. Click on the “Proceed” button.
6. On the next page, provide name and e-mail address, then click the “Proceed” button. No additional information is needed.

<b>Seminars on Deposit Insurance Coverage—Comprehensive Seminar</b>		
<b>Date</b>	<b>Starting Time (EST)</b>	<b>Conference Number</b>
February 15	2:00pm	2737294
March 6	1:00pm	1495274
March 29	3:00pm	2737307
April 18	4:00pm	2737308
May 22	2:00pm	2737311
June 14	3:00pm	1495285
July 12	2:00pm	2737383
August 8	3:00pm	2737387
September 20	4:00pm	2737392
October 16	2:00pm	2737401
November 7	1:00pm	2737408
November 15	2:00pm	1495294
<b>Seminars on Deposit Insurance Coverage—Revocable Trust Seminar</b>		
<b>Date</b>	<b>Starting Time (EST)</b>	<b>Conference Number</b>
June 20	1:00pm	2737317
September 12	1:00pm	1495291
December 6	2:00pm	2737472

### **Accessing the Slide Presentation**

To view the slide presentation, you must either (1) click on one of the links below and follow the presenter's instruction to move to the next slide or (2) print a hardcopy of the presentation and follow the presenter's instruction to move to the next slide.

Note that slide revisions could be required if there are any legislative, regulatory, or policy changes that affect the calculation of deposit insurance coverage. Consequently, we strongly encourage seminar participants to check the link below immediately before each seminar to make sure you have the most current slide presentation. The first slide will include the effective date for the slide presentation.

### **Comprehensive Seminar**

[PowerPoint format: \(PowerPoint Help\)](#)

[PDF Format: \(PDF Help\)](#)

### **Revocable Trust Seminar**

[PowerPoint format: \(PowerPoint Help\)](#)

[PDF Format: \(PDF Help\)](#)

Contact the FDIC Call Center at 877-ASK-FDIC (877-275-3342) for more information about the FDIC's 2012 schedule of deposit insurance seminars or to request help with the registration process.

The FDIC looks forward to your institution's participation in these seminars.