



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

Financial Institution Letter  
FIL-40-2012  
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## Deposit Insurance Coverage Two New Deposit Insurance Resources Now Available

**Summary:** The FDIC has released two new resources to help bankers and depositors understand FDIC deposit insurance coverage: (1) FDIC's most popular consumer brochure, *Your Insured Deposits*, is now available in a large-print version for visually impaired individuals; and (2) the new *FDIC Deposit Insurance Coverage for Bankers*, a self-paced, computer-based training module targeted to a banker audience, is now available in an interactive format on FDIC's Web site, on DVD, and in a Portable Document Format (PDF).

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** The resources referenced in this Financial Institution Letter (FIL) are available at no cost to all insured financial institutions, including those under \$1 billion in assets.

### Distribution:

All FDIC-Insured Institutions

### Suggested Routing:

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

### Related Topics:

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

### Contact:

FDIC Call Center at 1-877-275-3342

### Note:

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

To receive FILs electronically, 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 has developed two new resources to help bank employees and depositors understand FDIC deposit insurance coverage: (1) a large-print version of the brochure *Your Insured Deposits* and (2) a computer-based, interactive training module called *FDIC Deposit Insurance Coverage for Bankers*.
- The large-print brochure is 8.5"x11" in size and uses an 18-point font, the standard font size recommended by the American Printing House for the Blind. Insured institutions may order copies of the new large-print brochure from the FDIC at no charge. This version of the brochure is available in English only; a Spanish version will be released at a later time.
- The training module, *FDIC Deposit Insurance Coverage for Bankers*, is designed for use by insured institutions to train employees who need a basic understanding of how FDIC insurance coverage works. It explains the different account ownership categories and the FDIC's rules for coverage of a depositor's funds in accounts over \$250,000. The module is available in an interactive format, on DVD, and in PDF. English and Spanish versions of the training module are available.
- Insured institutions may access and order the FDIC's two new deposit insurance resources on the FDIC's Web site at [www.fdic.gov/deposit/deposits/](http://www.fdic.gov/deposit/deposits/).
- Insured institutions' use of any FDIC deposit insurance training materials, including the two new products referenced in this FIL, is voluntary.

## Deposit Insurance Coverage Two New Deposit Insurance Resources Now Available

The FDIC is pleased to announce the availability of two new deposit insurance coverage tools:

- **Large-Print Version of *Your Insured Deposits***, the FDIC's most popular consumer brochure. The brochure is printed following the standards established by the American Printing House for the Blind. It is 8.5" x 11" in size and is printed in 18-point font type. *Your Insured Deposits* describes coverage for most account ownership categories and includes numerous examples and a Question and Answer section. The large-print brochure is available from the FDIC in hardcopy or PDF, and is free to insured institutions.
- **FDIC Deposit Insurance Coverage for Bankers**, a computer-based training module that insured institutions may use to train bank employees who need a basic understanding of FDIC insurance coverage. The training module is self-paced, with built-in learning examples. It takes an average of 45 minutes to complete and is offered in English and Spanish. The training is available in an interactive format on FDIC's Web site, on DVD, and in PDF.

The use of these or any other FDIC deposit insurance resources is optional for insured institutions.

### Additional Deposit Insurance Resources for Bankers Available from the FDIC

The FDIC offers insured institutions a number of deposit insurance resources, all of which are available at no cost from the FDIC. The FDIC encourages insured financial institutions to take advantage of these free resources. Information about FDIC's most popular deposit insurance resources and how to access them is provided below.

- **Electronic Deposit Insurance Estimator (EDIE)**  
EDIE is a user-friendly Internet application that helps users estimate insurance coverage for their accounts at one insured institution. EDIE uses a step-by-step approach that prompts users to enter information about their accounts and, after the user has answered all questions, generates a printable report showing the amount of insurance coverage for the user's accounts. EDIE is available through the FDIC's Web site at [www.fdic.gov/edie](http://www.fdic.gov/edie). Financial institutions can place a link to EDIE on their Web site or Intranet to make it available to employees and customers. They can also customize and integrate EDIE into their Web sites, allowing bank customers and staff to access EDIE without leaving the bank's Web site.
- **Banker Telephone Deposit Insurance Seminars**  
The FDIC regularly offers 90-minute telephone seminars on deposit insurance coverage that are free and open to employees of insured institutions. The seminars generally provide a comprehensive review of how FDIC insurance works, including the rules for determining coverage when depositors have funds in different account ownership categories. The telephone seminars generally provide more detailed information than the *FDIC Deposit Insurance Coverage for Bankers* training module described previously in this FIL.
- **Video: Overview on Deposit Insurance Coverage**  
This 27-minute video presents an overview of FDIC's deposit insurance coverage rules and emphasizes the most common account ownership categories used by individuals and families. It is available on DVD free from the FDIC, on the FDIC's Web site, and on FDIC's YouTube Channel. Both English and Spanish versions are available.
- **Consumer Brochures: *Your Insured Deposits* and *Deposit Insurance Summary***  
FDIC's most popular resource for bankers and consumers, *Your Insured Deposits* (described above) is available in large-print and multi-page pocket versions. The *Deposit Insurance Summary* is a one-page brochure that provides a high-level overview of the deposit insurance limits for the most common account ownership categories. The *Deposit Insurance Summary* and *Your Insured Deposits*

are available in hard copy free from the FDIC and on the FDIC's Web site in English, Spanish, Korean, Chinese, Vietnamese, and Tagalog.

Insured institutions can access all of FDIC's deposit insurance resources on the FDIC's Web site at <http://www.fdic.gov/deposit/deposits/>.

Institutions can place orders for free copies of all of these resources online at <https://vcart.velocitypayment.com/fdic/>. Please allow four to six weeks for delivery.

For more information about any of the FDIC's deposit insurance resources, contact the FDIC Call Center toll-free at 1-877-275-3342.

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