



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

Financial Institution Letter
FIL-64-2018
October 24, 2018

COMMUNITY AFFAIRS WEBINAR

Expanding Access to Safe Transaction Accounts

Summary: The FDIC will conduct a webinar on Wednesday, October 31, 2018, at 2 p.m. Eastern Time on expanding access to safe transaction accounts. Registration is required. Safe and affordable transaction and savings accounts build positive banking relationships and promote economic inclusion and community development.

Statement of Applicability to Institutions with Total Assets under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions.

Distribution:
FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:
Chief Executive Officer
Chief CRA Officer
Compliance Officer

Related Topics: None

Attachments: None

Contact:
Senior Community Affairs Specialist Joan Lok at jlok@fdic.gov or (202) 898-7157

Note:
FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at www.fdic.gov/news/news/financial/2018/.

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

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

Highlights:

- During the upcoming webinar, representatives from the First Commonwealth Bank and the Old National Bank will join the FDIC to explore opportunities in offering safe and affordable banking services to promote access to and use of low-cost, insured transaction and savings accounts designed to build banking relationships that will meet the needs of unbanked and underbanked households.
- The webinar will be held on Wednesday, October 31, 2018, from 2:00 p.m. to 3:00 p.m. (EDT). To participate, institutions must [register here](#) by 3:00 p.m. on Monday, October 29, 2018.
- Each institution is responsible for assessing whether the ideas and information presented during the webinar are appropriate for the institution to pursue, given factors such as the institution's business focus, existing economic inclusion/community development strategies, financial condition, and market.