



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

**Financial Institution Letter**  
**FIL-92-2005**  
**September 13, 2005**

## **DEPOSIT INSURANCE BANKER SEMINARS**

### **Nationwide Seminars for Bank Employees on FDIC's Deposit Insurance Resources and Recent Changes to the Rules for Insurance Coverage of Living Trust Accounts**

**Summary:** The FDIC has scheduled three nationwide one-hour seminars to demonstrate how your institution can use the FDIC's many deposit insurance tools and resources to help employees explain FDIC insurance coverage to depositors. During the seminar, the FDIC also will review recent changes to the FDIC's rules for insurance coverage of deposit accounts held by living trusts. Institutions may participate in the seminar through the Internet or by conference call. Information on how to participate is provided in the attachment.

#### **Distribution:**

FDIC-insured institutions

#### **Suggested Routing:**

Chief Executive Officer  
Compliance Officer  
Savings/Branch Operations Officer  
Training Officer

#### **Related Topics:**

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

#### **Attachment:**

Information on how to participate in the seminar, and how to obtain a Power Point presentation of the seminar

#### **Contact:**

FDIC Call Center: 1-877-275-3342

#### **Note:**

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2005/index.html](http://www.fdic.gov/news/news/financial/2005/index.html).

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

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or 202-416-6940).

#### **Highlights:**

- The FDIC will conduct three one-hour seminars on **October 11, October 25 and November 15, 2005**, to demonstrate how your institution can use the FDIC's many deposit insurance tools and resources to help employees explain FDIC insurance coverage to depositors.
- Each seminar will run approximately one hour, including several question and answer periods.
- Institutions may participate through the Internet or by conference call. Information on how to participate is contained in the attachment.
- The FDIC's deposit insurance resources are designed to meet a variety of bank needs, including basic customer information, employee training and "just-in-time" job aids that can be used at the retail level. To view a list of available resources, visit the FDIC's Web page at <http://www.fdic.gov/deposit/deposits>.
- FDIC staff members will discuss recent changes to the rules for insurance coverage of deposit accounts held by living or family trusts.
- The FDIC offers its deposit insurance resources to insured institutions at no charge.
- Several products are available with multiple language options.

## **DEPOSIT INSURANCE BANKER SEMINARS**

### **Nationwide Seminars for Bank Employees on FDIC's Deposit Insurance Resources and Recent Changes to the Rules for Insurance Coverage of Living Trust Accounts**

The Federal Deposit Insurance Corporation (FDIC) has scheduled three nationwide one-hour seminars – to be held on **October 11, October 25 and November 15, 2005** – to demonstrate how institution employees can use the FDIC's many deposit insurance resources to help explain FDIC insurance coverage to depositors. During the seminar, the FDIC will also discuss recent changes to its rules for insurance coverage of accounts held by living trusts. These seminars are intended for bank managers who are responsible for overseeing a bank's savings and branch office operations, as well as bank compliance officers and training managers. Institutions may participate in the seminars through the Internet or by conference call.

#### **Schedule of Banker Seminars**

The seminars will be held at **1:00 p.m., Eastern Time, on October 11, October 25 and November 15, 2005**. If you wish to participate, please follow the instructions contained in the attachment. If you cannot participate, but would like a copy of the Power Point presentation of the seminar, please follow the instructions in the attachment.

#### **FDIC's Deposit Insurance Resources**

The FDIC's deposit insurance resources are designed to meet a variety of bank needs, including basic customer information, employee training and "just-in-time" job aids that can be used at the retail level. The FDIC believes these products can be of considerable assistance to all insured institutions, and would help bankers provide timely and accurate deposit insurance coverage advice to their customers.

During the seminar, FDIC staff will review:

##### Training Tools

- Video: *Overview on Deposit Insurance Coverage* on DVD and CD-ROM (27 minutes)
- Video: *Seminar on Deposit Insurance Coverage* on CD-ROM (100 minutes)

##### Customer Brochures

- *Insuring Your Deposits* (Basic Brochure)
- *Your Insured Deposits* (Comprehensive Brochure)
- *Financial Institution Employee's Guide to Deposit Insurance Coverage*

## FDIC Rules for Coverage of Living Trust Accounts

- Rules and Requirements
- Insurance Limits
- Detailed Examples

### Job Aids

- *Inventory of Deposit Insurance Guidance (IDIG)* on CD-ROM
- *Electronic Deposit Insurance Estimator (EDIE) – Banker Version 2.1* on CD-ROM

The FDIC offers its deposit insurance resources to insured institutions at no charge. Several products are available with multiple language options.

### **Questions and Answers**

The FDIC will have several short question and answer periods throughout the seminar. You may ask your questions live via the conference by pressing star \* 1 or submit your question via e-mail. If you have any questions regarding the FDIC deposit insurance resources, you can e-mail your question to [DepositInsuranceCoverage@fdic.gov](mailto:DepositInsuranceCoverage@fdic.gov).

The FDIC will review all questions submitted, and answers will be compiled into a **Frequently Asked Questions** page that will be available on the **Deposit Insurance** page of the FDIC Web site at [www.fdic.gov](http://www.fdic.gov) approximately two weeks after each seminar.

For more information about this FDIC banker seminar, please contact the FDIC Call Center, toll-free, at 1-877-275-3342.

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