



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

Financial Institution Letter  
FIL-94-2006  
October 20, 2006

## DEPOSIT INSURANCE COVERAGE

### New Deposit Insurance Publications Now Available in Korean and Chinese

**Summary:** The following updated deposit insurance resources are now available in Korean and Chinese: *Insuring Your Deposits*, a consumer brochure that provides a basic overview of FDIC deposit insurance coverage, and *Your Insured Deposits*, a consumer brochure that provides a comprehensive explanation of the FDIC's deposit insurance coverage rules. Both publications have been revised to reflect the increase in FDIC insurance coverage to \$250,000 for certain retirement accounts, which took effect on April 1, 2006.

**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. 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 [www.fdic.gov/news/news/financial/2006/index.html](http://www.fdic.gov/news/news/financial/2006/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 (1-877-275-3342 or 703-562-2200).

### Highlights:

- On April 1, 2006, deposit insurance coverage for certain retirement plan deposits increased from \$100,000 to \$250,000. The basic insurance amount for all other ownership categories remains unchanged.
- As a result of the changes in insurance coverage, the FDIC has updated all of its publications and other resources on deposit insurance coverage for consumers and bankers.
- The FDIC has now updated Korean and Chinese language versions of *Insuring Your Deposits* and *Your Insured Deposits*. Two Chinese language versions of the brochures are available – one in traditional Chinese and the other in simplified Chinese.
- The following FDIC deposit insurance resources have been updated this year. All are now available at no cost to FDIC-insured institutions. More information about these materials, including how to obtain copies of them, is included on the following pages.
  - *FDIC's Inventory of Deposit Insurance Guidance*
  - *Electronic Deposit Insurance Estimator – Banker Version*
  - *Electronic Deposit Insurance Estimator – Online Version (only available on the FDIC's Web site at [www2.fdic.gov/edie](http://www2.fdic.gov/edie))*
  - *FDIC's Video-Overview on Deposit Insurance Coverage (English and Spanish)*
  - *FDIC's Video-Seminar on Deposit Insurance Coverage*
  - *FDIC's Deposit Insurance Coverage Resources for Bankers*
  - *Insuring Your Deposits (English and Spanish brochures)*
  - *Your Insured Deposits (English and Spanish brochures)*
  - *Financial Institution Employee's Guide to Deposit Insurance Coverage*

## **DEPOSIT INSURANCE COVERAGE**

### **New Deposit Insurance Publications Now Available in Korean and Chinese**

The Federal Deposit Insurance Corporation (FDIC) has updated two deposit insurance resources – *Insuring Your Deposits* (a basic consumer brochure) and *Your Insured Deposits* (a comprehensive consumer brochure) – in Korean and in simplified and traditional versions of Chinese. The publications have been updated to reflect the April 1, 2006, increase in deposit insurance coverage for certain retirement accounts as well as other changes in insurance coverage authorized by the Federal Deposit Insurance Reform Act of 2005. The brochures are now available.

In addition to these brochures, the following updated FDIC resources are available:

- *FDIC's Inventory of Deposit Insurance Guidance*, which is a CD-ROM product with a searchable database of deposit insurance information categorized by topic; links to all FDIC deposit insurance publications, products and services; a detailed list of questions and answers; and an A-to-Z glossary of deposit insurance terms.
- *Electronic Deposit Insurance Estimator (EDIE)*, which is available in two versions: EDIE-Online Version and EDIE-Banker Version. These are user-friendly interactive computer applications that can be used to determine insurance coverage for depositors. EDIE Online Version is available only through the FDIC's Web site at [www2.fdic.gov/edie](http://www2.fdic.gov/edie). Financial institutions can place a link to EDIE Online Version on their Internet or Intranet to make it readily available to their employees. EDIE-Banker Version is available as a download from the FDIC's Web site or it can be ordered on a CD-ROM. Insured institutions may copy the software onto a PC hard drive, or load the software onto an institution's Intranet or network.
- *FDIC's Videos*
  - *Overview on Deposit Insurance Coverage*, which is a 27-minute video available in English and Spanish that provides a basic overview of how deposit insurance works, focusing on the most common account ownership categories used by individuals and families.
  - *Seminar on Deposit Insurance Coverage*, which is a special 100-minute video for bankers, covering all deposit insurance ownership categories.
  - *FDIC's Presentation on Deposit Insurance Resources for Bankers*, which is a 33-minute presentation demonstrating how an insured bank can use the FDIC's many deposit insurance tools and resources to help employees explain FDIC insurance coverage to depositors.

These videos can be viewed on the FDIC's Web site at [www.fdic.gov/deposit/deposits/video](http://www.fdic.gov/deposit/deposits/video).

- *Insuring Your Deposits*, which is a short leaflet for bank customers available in English, Spanish, Chinese and Korean. It provides a basic overview of FDIC deposit insurance coverage.

- *Your Insured Deposits*, which is a booklet for bank customers available in English, Spanish, Chinese and Korean. It provides a comprehensive discussion of the FDIC's deposit insurance coverage rules.
- *Financial Institution Employee's Guide to Deposit Insurance*, which is a complete reference guide for bankers. It reviews all deposit insurance ownership categories with numerous examples and discusses common deposit insurance misunderstandings.

### **Ordering Copies from the FDIC**

- Insured institutions can now place orders for free copies of these deposit insurance coverage resources online at <https://vcart.velocitypayment.com/fdic/>. Please allow four to six weeks for delivery.
- All of the FDIC's updated resources can be viewed on the FDIC's Web site at [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits).
- Downloadable PDF files of *Insuring Your Deposits* and *Your Insured Deposits* are available in English, Spanish, Korean and Chinese (traditional and simplified versions) on the FDIC's Web site at <http://www.fdic.gov/deposit/deposits/index.html>.

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