



April 15, 2020

Mr. Robert E. Feldman, Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17th Street NW  
Washington, DC 20429

Re: RIN 3064–ZA14  
RFI on FDIC Sign and Advertising Requirements and Potential Technological Solutions

Dear Mr. Feldman:

I am the Compliance Officer of KS Bank, Inc., a community bank located in eastern North Carolina. I am writing to you today on behalf of our institution, our customers, and our community members. In response to the recent RFI on FDIC Sign and Advertising Requirements, we would ask that consideration be given to the following:

**Recognizable Logo.** The FDIC logo has been around for so long, and in the same general format, that it is easily recognizable even to those that do not understand or appreciate its importance. We strongly believe that it is important that the logo itself remain largely unchanged. Regardless of a consumer's depth of knowledge about FDIC, the logo in itself is an identifiable symbol of safety and security. To change the logo now, or allow for many color options, may cause confusion for consumers.

**Simplicity of Signage.** Minimizing the versions of available FDIC signage options and allowing flexibility for placement would likely be a great benefit to many institutions. In our case, we would appreciate being able to offer our customers a clean and uncluttered experience alongside a modern and simplified appearance of our branches. For example, minimizing signage as we turn to the use of teller "pods" as opposed to the traditional "teller line". In addition, the traditional teller is nearly a thing of the past; instead, this role is now cross-trained to offer all or most branch services, which involves use of many physical spaces by a single employee. At a minimum, the FDIC logo should be present on the front door, at the drive-thru window, and inside of a physical branch by way of prominent display of the FDIC certificate (similar to how a restaurant might be required to display their health inspection rating).

On our website and advertising materials, the biggest benefit would be in having the ability to clearly identify ourselves and our deposit products as covered via FDIC in the simplest way possible. We envision this happening by way of a single, simplified FDIC logo. This logo should be easy and clear to read, visible on the main website page, visible where deposit products are advertised, and visible on any pages where a deposit transaction is being processed (such as mobile imaging).

In conclusion, we believe that the FDIC logo and what it represents is quite significant and that it should be kept simple and secure, for the sake of banks and for consumers.

Sincerely,

Maren Draper  
KS Bank, Inc.  
Compliance Officer