



Summary of Deposits Reporting Instructions

June 30, 2020

Federal Deposit Insurance Corporation

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SECTION 1 - GENERAL INSTRUCTIONS

A. INTRODUCTION

The Summary of Deposits (SOD) is the annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. This survey has been conducted since 1934. Reporting instructions, access to the Central Data Repository (CDR), and additional details are available on the FDIC's Bank Financial Reports website at www.fdic.gov/sod.

For assistance with the SOD Survey, institutions should contact their assigned analyst. If you do not know the analyst assigned to your institution, you should contact the FDIC's Data Collection and Analysis Section at 1-800-688-3342. You may also request assistance by email at sod@fdic.gov.

B. WHO MUST FILE

All FDIC-insured institutions that operate a main office and one or more branch locations (including limited service drive-thru locations) as of June 30, 2020, are required to file the SOD Survey. Insured branches of foreign banks are also required to file.

Unit banks and thrifts (institutions with a main office only) are exempt from filing; however, they will be included in the survey results based on the total deposits reported on their June 30, 2020, Call Report.

C. FILING THE SURVEY

The completed SOD Survey must be received by July 31, 2020. No filing extensions will be granted.

Each institution must file its SOD Survey in one of the following two ways:

1. An institution may use computer software to prepare its survey and then submit the survey directly to the CDR. Vendors whose software has been successfully tested with the CDR are listed in the annual Financial Institution Letter for the SOD Survey, available at www.fdic.gov/sod.
2. An institution may complete the survey directly in the CDR at <https://cdr.ffiec.gov/cdr>. This option is best suited for institutions with a small number of branch offices. Refer to *Section 5 - Using the Central Data Repository* for additional information about this option.

D. DATA ACCURACY AND VALIDATION

Institutions must ensure that all information submitted for the SOD Survey is accurate. The FDIC recommends that institutions submit their June 30, 2020, Call Report, before filing the SOD Survey to enable comparisons of deposit totals between the two reports.

When submitted to the CDR, the SOD Survey must pass validation criteria in order to be accepted. If the SOD data are incorrect, or required explanations are not provided, the SOD Survey will be rejected, requiring the institution to make appropriate corrections and resubmit the SOD Survey.

Validation criteria consist of validity edits and quality edits. Validity edits identify data that contain mathematical errors, discrepancies, or factual inconsistencies. Quality edits identify conditions that may

indicate reporting errors. Institutions are required to correct all data that fail validity edits and to either correct or explain all conditions identified by quality edits.

The SOD preparer must provide narrative comments for each quality edit that explains why the condition identified by the quality edit is accurate. The explanation should include dates, amounts, and reference to the SOD Reporting Instructions where relevant. Explanations provided by bankers for quality edits are not publicly disclosed.

For quality edits, predefined edit explanations are provided in the software to help preparers explain why a condition identified by the edit does not require a change to the data. However, selecting a predefined edit explanation does not eliminate the need to provide a comment that supports the selected explanation.

E. ADDITIONAL REPORTING GUIDELINES

1. Report all amounts in thousands, rounded to the nearest thousand dollars.
2. Do not report planned and unplanned overdrafts as negative deposits. These balances are loans, not deposits.
3. Do not include hypothecated deposits.
4. Deposits of an International Banking Facility (IBF) are considered deposits in foreign offices. Do not report them in the SOD Survey.
5. After submitting the survey to the CDR, a copy of the SOD should be maintained at the institution for regulatory review.

F. DISCLOSURE OF ESTIMATED BURDEN

The estimated average burden associated with collecting this information is 3 hours per respondent and may vary from 15 minutes to 75 hours per respondent. Burden estimates include time for reviewing instructions, searching existing data sources, gathering and maintaining needed data, and completing and reviewing the report. Direct comments about this estimated burden, any other aspect of collecting the information, or suggestions for reducing the burden should be sent to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503 and to the Assistant Executive Secretary, Federal Deposit Insurance Corporation (FDIC), Washington, D.C. 20429.

G. AVAILABILITY OF REPORTS

The 2020 Summary of Deposits information will be published on the FDIC's Summary of Deposits website at <https://www7.fdic.gov/sod> no later than September 30, 2020. The website provides branch deposit data by individual institution and geographic region, custom market share reports, custom downloads, summary tables and charts and graphs. To be notified when the 2020 SOD Survey results become available, you may subscribe to email updates at <https://www.fdic.gov/about/subscriptions>.

SECTION 2 - COMPLETING THE SURVEY

A. GENERAL GUIDANCE

The SOD Survey includes the main office and each branch office location operating on June 30, 2020. Institutions are required to report the deposits assigned to each office location along with the associated CEN Code and Consolidated Office Number, if applicable, and submit the report. If you determine that an office is missing or listed incorrectly, refer to *Section 4 - Making Changes* (instructions for adding, closing, correcting or removing office information).

Reporting differences in your institution's organizational structure on this survey does not replace the requirement to notify your primary federal regulator of the consummation of approved transactions.

Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices. The following are examples of procedures for assigning deposits to offices:

- Deposits assigned to the office in closest proximity to the accountholder's address.
- Deposits assigned to the office where the account is most active.
- Deposits assigned to the office where the account was opened.
- Deposits assigned to offices for branch manager compensation or similar purposes.

Other methods that logically reflect the deposit gathering activity of the financial institution's branch offices may also be used. It is recognized that certain classes of deposits and deposits of certain types of customers may be assigned to a single office for reasons of convenience or efficiency. However, deposit allocations that diverge from the financial institution's internal record-keeping systems and grossly misstate or distort the deposit gathering activity of an office should not be utilized.

B. HOW TO COMPLETE THE SURVEY

STEP 1 **Review your list of branch offices** for accuracy, and notify your primary federal regulator of approved transaction consummations such as branch openings, branch relocations, branch purchase and assumptions, and whole bank mergers. Notify your primary federal regulator of branch closures. You may review your current list of branches at any time using the FDIC's BankFind website at <https://research2.fdic.gov/bankfind>.

If your list of branch offices requires any of the changes below, please submit the changes through FDICconnect **by June 30, 2020**. Refer to *Section 3 - Using FDICconnect* for additional information.

- Change Code 510 – Branch Office Title Changes
- Change Code 520 – Branch Office Relocations
- Change Code 721 – Branch Office Closures
- Change Code 999 – Corrections to Errors in Branch Office Titles and/or Addresses

Beginning July 1, 2020, branch office changes (including additions, deletions, or revisions) should be submitted with the SOD Survey. Refer to *Section 4 - Making Changes* for additional information.

If you have no changes to branch office information, proceed to **STEP 2** below.

STEP 2 Report deposits for each branch by entering the following information:

Total Deposits - Report the applicable domestic deposit total (**in thousands**) for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices.

CEN Code - This code identifies estimated deposit totals, consolidated offices, or locations that do not accept deposits. Complete this item only if applicable by entering 1 for estimated deposits, 2 for deposits consolidated with a different location (applicable for limited service locations only), or 3 for a non-deposit accepting location. If you are reporting actual deposits for a location, the CEN Code should be left blank.

Consolidated Office Number - This value identifies the branch into which the reported branch's deposits are consolidated if you have identified the location as a consolidated office using CEN Code 2. If you use CEN Code 2, indicate the FDIC-assigned office number of the location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. Limited service offices should be consolidated into another office in the same county unless your bank does not have a full service branch in that county. The Consolidated Office field should be left blank if the CEN Code is blank, 1, or 3.

STEP 3 Validate that total branch deposits equal total domestic deposits reported on your June 30, 2020, regulatory financial report as indicated below:

1. **Banks Without Foreign Offices** - For banks with domestic offices only, total branch deposits reported on the Summary of Deposits Survey must equal "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2020, Call Report.
2. **Banks With Foreign Offices** - For banks with domestic and foreign offices, total branch deposits reported on the Summary of Deposits Survey must equal the sum of "Deposits in domestic offices" reported on Schedule RC, item 13.a, of the June 30, 2020, Call Report **and** deposits in branches located in U.S. territories and possessions, and the Commonwealth of Puerto Rico.
3. **Insured Branches of Foreign Banks** - For insured branches of foreign banks that file the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), total branch deposits reported on the Summary of Deposits Survey must equal "Total deposits and credit balances, excluding IBF deposits liabilities" reported in Schedule E, item 7, columns A and C of the June 30, 2020, Report of Assets and Liabilities.

STEP 4 Submit the completed SOD Survey using your vendor software or directly through the CDR.

SECTION 3 - USING FDICconnect

1. Log in to FDICconnect at <https://www.fdicconnect.gov/index.asp>.
2. Click the **Sign In** link if you have a User ID. If this is your first time using the system, click **Registration Overview** to get started.



FDICconnect Federal Deposit Insurance Corporation

FDICconnect Business Center

The FDICconnect Business Center is the secure Internet channel for FDIC-insured institutions to conduct business and exchange information with the FDIC.

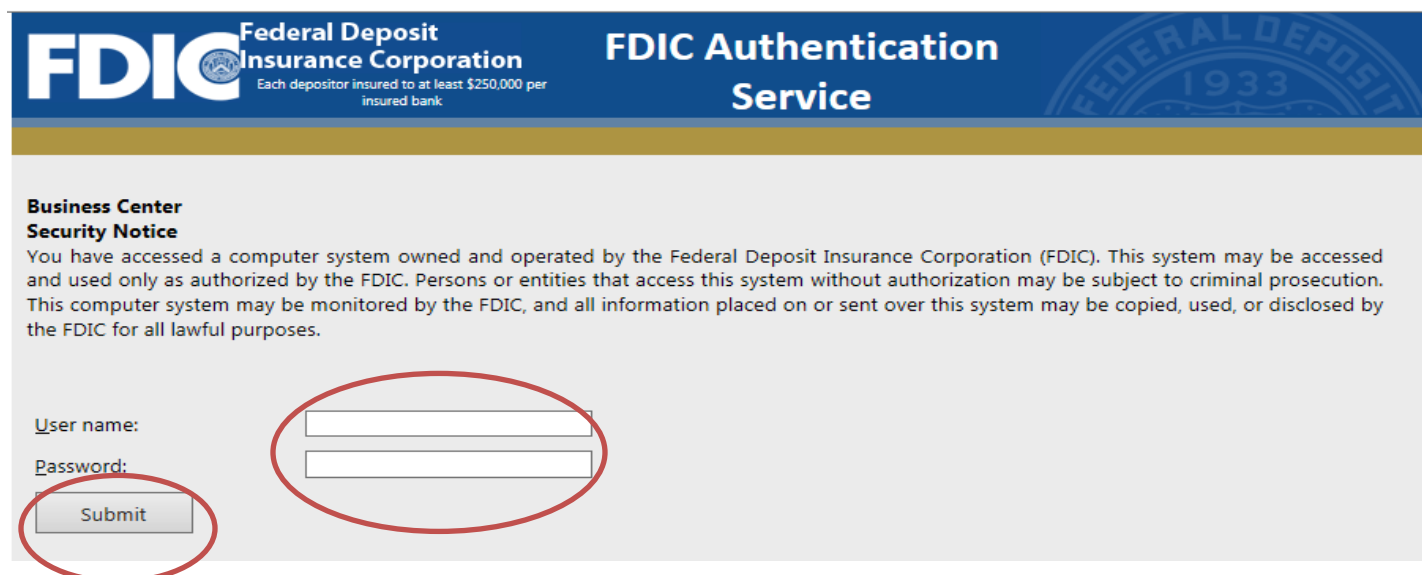
[Sign In](#)
Already have a User ID, sign in.

[Forgot Password](#)
If you have forgotten your password, you can reset it here.

[Registration Overview](#)

The FDIC implemented a Registration System to register for access to the FDICconnect Business Center. The System allows for processing FDICconnect Designated Coordinators and FDICconnect users. Only bank employees or their representatives should register. To begin the registration process as a Designated Coordinator for your institution, contact the FDICconnect Help Desk, at (877) 275-3342, option 4. To register as a user for your institution, your institution must have an approved Coordinator. Your institution's Designated Coordinator can add users from the Registration System Coordinator dashboard. If you have questions about registering, please call at the number above or email us at FDICconnect@fdic.gov.

3. Read the Security Notice, enter your FDICconnect User Name and Password, and then click the **Submit** button.



FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

FDIC Authentication Service

Business Center Security Notice
You have accessed a computer system owned and operated by the Federal Deposit Insurance Corporation (FDIC). This system may be accessed and used only as authorized by the FDIC. Persons or entities that access this system without authorization may be subject to criminal prosecution. This computer system may be monitored by the FDIC, and all information placed on or sent over this system may be copied, used, or disclosed by the FDIC for all lawful purposes.

User name:

Password:

- Enter the registered token PIN in the **One-Time Password (OTP)** box. Then enter your account password. The authorized user must have already registered their phone to receive the two-factor authentication token. Only the institution's Designated Coordinator can provide tokens to bank staff. The code received on the token is the One-Time Password.

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

FDIC Authentication Service

Registered Email Address: bankcoordtest1@yahoo.com
One-Time Password (OTP):

> Enter your FDIC account password below. [more info...](#)

Password:

Important Note: Federal regulations prohibit using the same device to log in to FDIC external systems as well as to generate the token code for logging in. Example: If a smartphone is used to generate the OTP, the user must use a different device (e.g., desktop, laptop, or tablet) to log into the system.

For additional assistance, please contact the FDIC Help Desk by email at FdicTokenHelp@fdic.gov or by phone at 1-800-250-9546.

FDIC Security Warning
This is a Federal Deposit Insurance Corporation computer system. This computer system and all related equipment, networks and network devices, including Internet access, must be accessed and used only as authorized by the FDIC, in accordance with all applicable FDIC circulars and directives. This computer system may be

- From the **Business Center Menu**, select **Applications, Filings and Institution Information** and then select **Institution Information**.

Business Center Menu

Applications, Filings and Institution Information

Change of Director or Senior Executive Officer	Interagency Notice of Change in Director or Senior Executive Officer Enhanced Security
Brandable EDIE	Application to customize EDIE for your bank's website.
Brokered Deposit Waiver	Application to apply for a brokered deposit waiver.
Establish or Relocate Domestic Branch or Office	Application to establish or relocate a domestic branch or main office (Enhanced Security).
Applications Pursuant to Prompt Corrective Action	Application pursuant to prompt corrective action - two factor registration
Extension of Time	Application to request an extension of time.
Golden Parachute and Excess Severance Enhanced	Application to enter contracts and make golden parachute or excess severance plan payments -2 Facto
Institution Information	Update institution and branch information.
Interagency Bank Merger Act Application	Interagency Bank Merger Act Application - Enhanced Security
Interagency Notice of Change in Control	Interagency Notice of Change in Control
Consent to Exercise Trust Powers	Application to request consent to exercise trust powers.
Notification of Performance of Bank Services	Allows you to notify FDIC of performance of bank services - Enhanced
Reduce or Retire Capital Stock or Capital Debt	Application to reduce or retire capital stock or capital debt.
Reporting Required by the Securities Exchange Act	Submit beneficial ownership and other Securities Exchange Act filings - Enhanced Security

6. Your institution's information will be displayed with two tabs on the top left corner titled **Institution Information** and **View Branches**. The system defaults to the **Institution Information** tab. To update the institution, click **Institution Information Update**.

FDICconnect Federal Deposit Insurance Corporation

Help | Contact Us | Logout

Institution Information View Branches

POCAHONTAS STATE BANK
223 NORTH MAIN STREET
POCAHONTAS, IA 50574
POCAHONTAS County

Accessibility

To change or correct the name or address of a branch, or to provide notification of a branch closing, click **View Branches** tab.
To change or correct the name of your institution, or to correct typographical errors in its address, click **Institution Information Update** button.

FDIC Certificate Number:	234	Class:	NM	Date Established:	07/01/1936
Chartering Agency:	STATE	Primary Insurance Fund:	DIF	Date Insured:	01/01/1934
Offices:	2	Secondary Insurance Fund:		Primary Federal Regulator:	FDIC

Institution Information Update

7. In the applicable fields, you can update the institution's legal name, trade name, physical address, and official mailing address. Then make a selection between the **Change** button for updates due to actual changes or the **Correction** button for changes due to errors such as misspellings or transposition of numbers. Provide an effective date for the update and click the **Submit** button.

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Institution Information View Branches

POCAHONTAS STATE BANK
223 NORTH MAIN STREET
POCAHONTAS, IA 50574
POCAHONTAS County

Accessibility

Institution Legal Name: Pocahontas One Star Bank ✓

Institution Trade Name:

Physical Address

Address Line 1: 223 NORTH MAIN STREET ✓

Address Line 2:

City: POCAHONTAS ✓

State: Iowa ✓

Zip Code: 50574 ✓

County: POCAHONTAS ✓

Official Mailing Address

Address Line 1: P.O. BOX 130 ✓

Address Line 2:

City: POCAHONTAS ✓

State: Iowa ✓

Zip Code: 50574 ✓

Type of Update: ☐ Change ☒ Correction ✓

Effective Date:

Submit Reset

8. The Confirmation page displays your completed change or correction.

POCAHONTAS STATE BANK
223 NORTH MAIN STREET
POCAHONTAS, IA 50574
POCAHONTAS County

Institution Information: Confirmation
08/06/2019 07:49:27 AM Eastern Time

Thank you for contacting the FDIC. Your message has been sent. If you have any questions about your transaction, please contact us by calling 1-877-275-3342 or emailing SIMS_DIR@fdic.gov. Your update should be processed within a week by the FDIC, the update will not be reflected in FDICconnect until it has been processed.
This is a copy of your message. To print it, select "File" in your browser menu bar and then select "Print".

From: Praveen Veddhi
234
POCAHONTAS STATE BANK
3015125929
pveddhi123@gmail.com

Institution Update:

Existing: Pocahontas State Bank
Requested Change: Pocahontas One Stat Bank

Physical Address:

Existing: 223 NORTH MAIN STREET
POCAHONTAS
IOWA
50574
POCAHONTAS
Requested Change:

Official Mailing Address:

Existing: P.O. BOX 130
POCAHONTAS
IOWA
50574
Requested Change:

Name:
FDIC Certificate Number:
Institution Legal Name:
Phone Number:
Email Address:

Institution Legal Name:
Institution Trade Name:

Line 1:
City:
State:
ZIP Code:
County:

Line 1:
City:
State:
ZIP Code:

Effective Date: 12/01/2016

9. To update branch information, go back to the **Business Center Menu** (step 5 above), select the **Applications, Filings and Institution Information** tab, and then select the **View Branches** tab.

POCAHONTAS STATE BANK
223 NORTH MAIN STREET
POCAHONTAS, IA 50574
POCAHONTAS County

To change or correct the name or address of a branch, or to provide notification of a branch closing, click **View Branches** tab.
To change or correct the name of your institution, or to correct typographical errors in its address, click **Institution Information Update** button.

FDIC Certificate Number: 234
Chartering Agency: STATE
Offices: 2

Class: NM
Primary Insurance Fund: DIF
Secondary Insurance Fund:

Date Established: 07/01/1926
Date Insured: 01/01/1934
Primary Federal Regulator: FDIC

Institution Information Update

10. Click on **Branch Update** for the branch you would like to update.

Institution Information
POCAHONTAS STATE BANK (FDIC Certificate Number: 234)
POCAHONTAS, IA

To change or correct a branch name, or to correct typographical errors in a branch's address, select the branch and then click **Branch Update**.
To provide notification of a branch closing, select the branch and then click **Branch Closure Notification**.

Branch	Address	City	State	ZIP	Established Date	
11 WEST ELM BRANCH	11 WEST ELM AVENUE	POCAHONTAS	IA	50574	12/23/1902	Branch Closure Notification
PALMER BRANCH	528 HANSEN AVENUE	PALMER	IA	50571	05/15/1937	Branch Closure Notification

11. You can update the branch's name, trade name, physical address, and county by updating the applicable fields. Then make a selection between the **Change** button for updates due to actual changes or the **Correction** button for changes due to errors such as misspellings or transposition of numbers. Provide an effective date for the update and click the **Submit** button.

FDICconnect Federal Deposit Insurance Corporation

Institution Information
POCAHONTAS STATE BANK (FDIC Certificate Number: 234)
POCAHONTAS, IA

Branch Name: WEST ELM AVEN BRANCH ✓
Branch Trade Name: ✓
Address Line 1: 11 WEST ELM AVENUE ✓
Address Line 2: ✓
City: POCAHONTAS ✓
State: Iowa ✓
Zip Code: 50574 ✓
County: POCAHONTAS ✓
Type of Update: ☒ Change ☐ Correction ✓
Effective Date: 12/01/2016 ✓

Submit Reset

12. The Confirmation page displays your completed change or correction.

FDICconnect Federal Deposit Insurance Corporation

Institution Information: Confirmation
06/05/2016 10:10:10 AM Eastern Time

Thank you for contacting the FDIC. Your message has been sent. If you have any questions about your transaction, please contact us by calling 1-877-275-3342 or emailing SMS_OIR@fdic.gov. Your update should be processed within a week by the FDIC, the update will not be reflected in FDICconnect until it has been processed.
This is a copy of your message. To print it, select "File" in your browser menu bar and then select "Print."

From: Praveen Vaddi
234
POCAHONTAS STATE BANK
3015125929
pvaddi123@gmail.com

Branch Update

Existing: 11 WEST ELM AVENUE
POCAHONTAS
IOWA
50574
POCAHONTAS
12/01/2016

Requested Change: WEST ELM AVEN BRANCH

Name: FDIC Certificate Number:
Institution Legal Name:
Phone Number:
Email Address:

Branch Name:
Branch Trade Name:
Address Line 1:
City:
State:
ZIP Code:
County:
Effective Date:

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SECTION 4 - MAKING CHANGES

A. GENERAL GUIDANCE

If your list of branch offices requires additions or changes, refer to the appropriate section below. You may also contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

If you are preparing the SOD Survey using vendor software, contact your software vendor for guidance on how to update the branch office data in your software.

Once additions or changes to branch office information are completed, return to **Step 2** in *Section 2 - Completing the Survey*.

B. ADDING BRANCHES

De Novo (new) Branches

Also includes branch locations purchased from another financial institution where there was not an underlying purchase of certain assets (e.g., loans) and assumption of certain deposit liabilities.

For new branches, enter the following items:

Change Code - Select Change Code 711 - Office Opening.

Office Name and Complete Address - Enter the branch name, street address, city, state abbreviation, ZIP code and county. Use the United States Postal Service website (<https://www.usps.com/zip4>) to validate the entire address before including address information on the survey.

Service Level - Review the Service Level codes and definitions in *Section 7 - Service Levels* to determine the most appropriate service level of the branch (full or limited) and type of facility. Enter the most appropriate code in the Service Level field.

Effective Date - Enter the date the new branch first opened for business in mm/dd/yyyy format. Any office which opened after June 30, 2020, should not be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Acquired Branches - Purchase and Assumption

For branches added to your institution through the purchase and assumption of a segment of an existing institution (not a whole bank merger, consolidation or absorption), enter the following items:

Change Code - Select Change Code 712 - Office Purchased.

Office Name, Complete Address, City and State - Enter the branch name, street address, city, state abbreviation, ZIP code and county. Use the United States Postal Service website (<https://www.usps.com/zip4>) to validate the entire address before including address information on the survey.

Service Level - Review the Service Level codes and definitions in *Section 7 - Service Levels* to determine the most appropriate service level of the branch (full or limited) and type of facility. Enter the most appropriate code in the Service Type field.

Effective Date - Enter the date the location was acquired in mm/dd/yyyy format. Any office acquired after June 30, 2020, should not be reported on this survey. Send notices of consummations of approved office openings to your primary federal regulator as required.

Comment Use the Comment field to add any explanatory information regarding the submitted changes.

Institution Office was Purchased or Acquired From - For acquired branches, institutions must indicate the institution name, certificate number, city, and state of the institution from which your institution purchased the branches.

Acquired Branches - Merger, Consolidation or Absorption

If your institution has recently acquired another institution, and the branch locations are not reflected on your office list in the CDR, contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

C. REMOVING BRANCHES

Closed Branches

If an office listed on your survey has closed, enter the following items:

Change Code - Select Change Code 721 - Office Closed to indicate an office closing.

Effective Date - Enter the effective date of the closure in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Do not report deposits for any office closed on or before June 30, 2020. If deposit accounts are still associated with this office on your records, you should report those deposits with the office that will be servicing those customers. Any office closings that occur after June 30, 2020, should be reported to your primary federal regulator; however, the deposits should be reported.

Sold Branches

If an office listed on your survey has been sold through the sale of certain assets and divestiture of certain deposit liabilities, enter the following items:

Change Code - Select Change Code 722 - Office Sold.

Effective date - Enter the effective date of the consummation of the sale in mm/dd/yyyy format.

Comment - For branches sold to another institution, indicate the acquiring institution name, city, and state.

Branches Listed Incorrectly

If an office listed on your survey has never been an office of your institution, this location should be deleted from your list. Select Change Code 998 to delete these offices. Provide an explanation in the Comment field.

D. REVISING OR CORRECTING EXISTING BRANCH OFFICE INFORMATION

Branch Relocations

For **main office** relocations contact your assigned analyst because these transactions cannot be accurately processed through the CDR. If any other office listed on your survey has **relocated**, and the revised office information is not reflected on your survey, enter the following items:

Change Code - Select Change Code 520 - Change in Location.

Office Name and Complete Address - Change any incorrect information.

Effective Date - Enter the effective date of the relocation in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Branch Title Changes

When an office is relocated, the office title is often also changed. If the office title and address change simultaneously, make the necessary corrections as part of the relocation above. If only the office title changed, enter the following items:

Change Code - Select Change Code 510 - Change in Title.

Office Name - Indicate the preferred office name. For locations other than the main office, include "Branch" in the title. For example, "Valley Spring" office should be entered as "Valley Spring Branch." The office number "0" is always the Main Office of the institution and should reflect the physical address of the location of the charter of your institution. The main office title will always default to "Main Office." **Do not submit name changes for the Main Office of the institution.**

Effective Date - Enter the effective date of the change in mm/dd/yyyy format.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

Changes in Service Level

Review the indicated service level for all locations to verify that the service level of each location is accurately reflected. Refer to *Section 7 - Service Levels* for service level codes and definitions. If a code is

incorrectly assigned, correct the code in the Service Level field. Use Change Code 450 to indicate a change in service level. If you identify an office that should not be on the survey because the service level is incorrectly identified, contact your assigned analyst to have the service level corrected.

Reminder: Offices designated as Service Level 24-28 and 99 are not included on the SOD Survey. If you believe one of these offices is coded incorrectly and should be included, please contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

Corrections

If you identify an error in the branch office information resulting from reasons other than those described above, corrections may be submitted using Change Code 999. For example, Change Code 999 should be used to correct a transposed street number, a misspelled street name, an incorrect county, an incorrect ZIP code, or if the office has not physically moved but has been renumbered by the postal service. Corrections do not require an effective date, but an effective date should be provided if applicable.

Comment - Use the Comment field to add any explanatory information regarding the submitted changes.

SECTION 5 - USING THE CENTRAL DATA REPOSITORY

A. GENERAL GUIDANCE

The individual responsible for submitting an institution's SOD Survey must have an account with the Central Data Repository (CDR). A separate CDR account is not necessary if the SOD submitter and Call Report submitter are the same individual.

If you do not already have a CDR account, you should request an account as soon as possible so that you will be able to submit your SOD Survey successfully and on time.

B. REQUESTING A CDR ACCOUNT

Follow the steps below to request an account with the CDR:

1. Visit the CDR website at: <https://cdr.ffiec.gov/cdr>.
2. Click "Login" to begin.
3. Click "Request an Account" at the bottom of the blue box.
4. Review the FFIEC Legal Notice and Privacy Policy and click "Accept and Continue."
5. Enter your new user account information:
 - a. The Delegated Site Administrator (DSA) at each institution is responsible for managing CDR users within that institution. Select "Yes" if you are creating a DSA account or "No" if you are not creating a DSA account.
 - b. Complete the required fields under "Account Information" and "Profile Information" to proceed.
 - c. To complete the "Organization" field:
 - i. Click "Select Organization" to the right of the field.
 - ii. Search for your financial institution by entering the organization name or FDIC Certificate Number and clicking on the "Search" button at the top.
Important: Verify your financial institution name and FDIC Certificate Number from the returned search. If you do not select the correct organization name, your request will not be processed correctly.
 - d. Click on your organization name to populate the "Profile Information."
6. Click "Request Your Account" at the top of the page.
7. Click on "Click to Exit" at the "Registration Successful" page.
8. **After successfully submitting your request, please contact the CDR Help Desk by telephone or email to complete the registration process.** Provide your username and your institution's FDIC Certificate Number to expedite the approval of your new account. A CDR Security Administrator will review and process your request, and you will receive an email notification when your account is active.

C. CONTACTING THE CDR HELP DESK

Technical assistance with CDR account enrollment and other system-related issues is available through the CDR Help Desk:

Hours of Operation: Monday - Friday
9:00 am - 8:00 pm (ET)

Phone: 1-888-CDR-3111

Fax: 1-703-774-3946

E-mail: cdr.help@cdr.ffiec.gov

Submit Online Requests: <https://cdr.ffiec.gov/CDR/Public/SubmitHDRequestOnline.aspx>

D. COMPLETING THE SOD SURVEY USING VENDOR SOFTWARE

If you are preparing the SOD Survey using vendor software, refer to guidance provided by your vendor for accessing, preparing, and submitting the SOD Survey to the CDR.

E. COMPLETING THE SOD SURVEY DIRECTLY IN THE CDR

Note: The FDIC recommends that institutions submit their Call Report for June 30, 2020, before filing the SOD Survey, to enable comparison of total deposits between the two reports. Filing the SOD Survey before the Call Report will result in a failed quality edit that must be resolved or have an explanation entered and saved before the SOD Survey can be accepted.

To submit the SOD using CDR online:

1. Log in to the CDR at <https://cdr.ffiec.gov/cdr>.
2. Select **Financial Institutions > Summary of Deposits (SOD) > Enter Online** (Image 1).

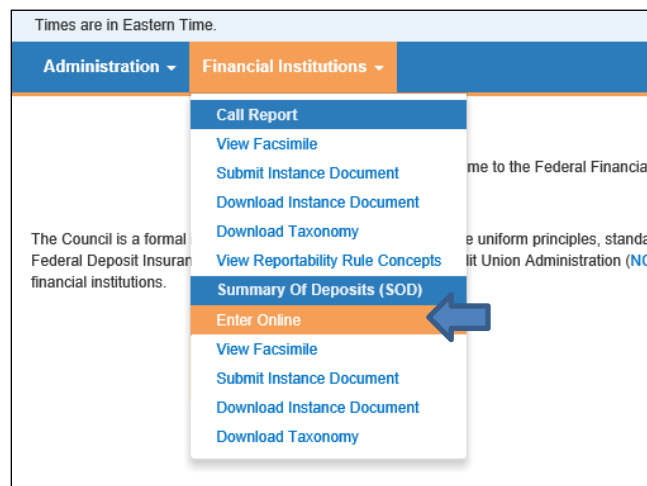


Image 1: Financial Institutions Menu with Summary of Deposits (SOD) > Enter Online selected

- The Enter Online page will display (Image 2). The **Reporting Cycle** defaults to the current period. If amending prior period data, select the Reporting Cycle from the drop-down list.

Times are in Eastern Time.

Administration Financial Institutions

Financial Institutions > Enter Online

[Continue](#)

* = Required
Select a Reporting Cycle and click on Continue to start working on New or previously saved SOD Report.

Data Series * SOD

Reporting Cycle * SODJune302018

Form Type * 001

ID RSSD 999999

Bank Name CDRTEST BANK

Image 2: Enter Online page with the Continue button and Reporting Cycle drop-down list highlighted

- Click the **Continue** button. The Enter Online page displays the list of branches (Image 3).

Times are in Eastern Time.

Administration Financial Institutions

Financial Institutions > Enter Online > View Online

[Back](#)

ID RSSD 999999

FI Name CDRTEST BANK

Reporting Cycle SODJune302018

FDIC Certificate Number 9999

OCC Charter Number 1

Assigned Analyst Doe, Jane (analyst001)

[Blank SOD Report](#)

[Facsimile](#)

Failed Edit SOD

[Add Branch](#) [Validate](#) [Save Draft](#) [Submit](#) [Cancel](#) [Schedule](#) [Branches](#) [Preparer](#)

All Dollar amounts are in Thousands

Add Branch

Search Office Number Search

Page 1 of 623 Total records 6230

Office Number	Office UNINUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Cen Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636							1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550							6/16/1956
19	199325		11	BAKERSFIELD DOWNTOWN BRANCH	1300 22ND STREET	BAKERS	VA	93301	KERN	104,253							3/18/1935
28	199333		11	WILSHIRE CRESCENT BRANCH	12099 CRESCENT DRIVE	BEVERLY	VA	90212	LOS ANGELES	378,079							2/14/1958
30	199335		11	BURBANK BRANCH	1700 WEST BURBANK BOULEVARD	SIoux	VA	57104	MINNEHAHA	318,785							12/29/1954
36	199341		11	CITY OF COMMERCE BRANCH	5781 SOUTH EASTERN AVENUE	CITY OF COMMERCE	CA	90040	LOS ANGELES	150,326							4/17/1951
37	199342		11	MARKET BRANCH	501 MARKET STREET	COLUSA	CA	95932	COLUSA	105,161							8/23/1954
44	199348		11	SERRA BRANCH	135 SERRA AVENUE	DALY CITY	CA	94015	SAN MATEO	426,670							9/18/1961
47	199351		11	EUREKA BRANCH	605 G STREET	EUREKA	CA	95501	HUMBOLDT	133,800							1/31/1955
49	199353		11	GOLD RIVER BRANCH	2010 GOLD FIELD DRIVE	RANCHO CORDOVA	CA	95670	SACRAMENTO	268,095							2/28/1955

Image 3: View Online page displaying Branches schedule with the Back button, Schedule navigation, and Add Branch, Validate, Save Draft, Submit, and Cancel links highlighted

The **Back** button closes the SOD without saving and displays the search fields (Image 2 above).

Links to navigate to the next and previous schedules (Branches, Preparer, Summary) appear just above the list of branches.

The following links also display on the Branches schedule:

- **Add Branch** displays the Branch Details popup window for entering new branch information.
- **Validate** checks the SOD for quality and validity errors.
- **Save Draft** saves the SOD. Save the draft to save your work and return at a later time. It is recommended that you periodically save the draft in case of session time out, power outages, distractions, etc.
- **Submit** submits the SOD.
- **Cancel** discards any changes made since the last save.

5. If not displayed, navigate to the **Branches** schedule by clicking the Branches link or selecting the Branches from the Schedule drop-down list. The Branches schedule displays (Image 4).

Times are in Eastern Time. MDRM Lookup Dina Buckley Log Off Help

Administration Financial Institutions

Financial Institutions > Enter Online > View Online

Back

ID RSSD 000000

FI Name CDTEST BANK

Reporting Cycle SODJune302018 [Blank SOD Report](#) [Facsimile](#)

FDIC Certificate Number 9999

OCC Charter Number 1

Assigned Analyst Doe, Jane (analyst001)

Failed Edits SOD

Add Branch Validate Save Draft Schedule: Branches Branches Prepare

Submit Cancel

All Dollar amounts are in Thousands.

Add Branch

Search Office Number Search

Page 1 of 623 Total records 6230

Office Number	Office UNUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Cen Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636							1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550							6/16/1956
19	199325		11	BAKERSFIELD DOWNTOWN BRANCH	1300 22ND STREET	BAKERS	VA	93301	KERN	104,253							3/18/1935
28	199333		11	WILSHIRE CRESCENT BRANCH	12099 CRESCENT DRIVE	BEVERLY	VA	90212	LOS ANGELES	378,079							2/14/1958
30	199335		11	BURBANK BRANCH	1700 WEST BURBANK BOULEVA	SIOUX	VA	57194	MINNEHAHA	318,785							12/29/1954
36	199341		11	CITY OF COMMERCE BRANCH	5791 SOUTH EASTERN AVENUE	CITY OF COMMERCE	CA	90040	LOS ANGELES	150,326							4/17/1951
37	199342		11	MARKET BRANCH	501 MARKET STREET	COLUSA	CA	95932	COLUSA	105,161							8/23/1954
44	199348		11	SERRA BRANCH	135 SERRA AVENUE	DALY CITY	CA	94015	SAN MATEO	426,670							9/18/1961
47	199351		11	EUREKA BRANCH	605 O STREET	EUREKA	CA	95501	HUMBOLDT	133,800							1/31/1955
49	199353		11	GOLD RIVER BRANCH	2010 GOLD FIELD DRIVE	RANCHO CORDOVA	CA	95670	SACRAMENTO	268,095							2/28/1955

Image 4: Branches schedule with the Office Number link and the Current Period Deposits, Cen Code and Consolidated Office No. fields highlighted

6. Enter deposit data for each branch, as appropriate:

- **Current Period Deposits:** Report the applicable domestic deposit total (**in thousands**) for each branch. Institutions should assign deposits to each office in a manner consistent with their existing internal record-keeping practices.
- **CEN Code:** Enter “1” for estimated deposits, “2” for deposits consolidated with a different location (applicable for limited service locations only), or “3” for non-deposit accepting location. If reporting actual deposits for a location, the CEN Code should be left blank.
- **Consolidated Office No.:** If you used CEN Code 2, indicate the FDIC-assigned office number of the location where the subject branch deposits are consolidated. The consolidated office should be in the same county as the reported office. Limited service offices should be consolidated into another office in the same county unless your bank does not have a full service branch in that county. The Consolidated Office field should be left blank if the CEN Code is blank, 1, or 3.

If the bank has more than ten branches, use the numbered page buttons above the list of branches to browse to more branches.

To **update, correct** or **remove** a branch:

- Click the **Office Number** link. The Branch Details popup window displays.
- Select the appropriate **change type and code**.
- Update the applicable branch information.
- **Validate** the address if the location was updated or corrected.
- Enter the **Effective Date** of the change.
- **Save** the changes.

To **add** a new branch:

- Click the **Add Branch** link. The Branch Details popup window displays.
- Select the appropriate add (Change) **code**.
- Enter the required branch information.
- **Validate** the address.
- Enter the **Effective Date**.
- **Save** the branch.

- After entering branch information, select the **Preparer** link. The Preparer schedule displays (Image 5).

Note: The **Vendor Code** is pre-populated with “100”. Leave this default.

Times are in Eastern Time. MDRM Lookup Data Buckley Log Off Help

Administration Financial Institutions

Financial Institutions > Enter Online > View Online

Back

ID RSSD 999999

FI Name CDRTST BANK

Reporting Cycle SOD, June 30 2018

FDIC Certificate Number 9999

OCC Charter Number 1

Assigned Analyst Doe, Jane (analyst001)

Blank SOD Report

Facsimile

Failed Edits SOD

Validate Save Draft Submit Cancel

Schedule: < Branches Preparer Summary >

All Dollar amounts are in Thousands.

Preparer-Preparer

1 Preparer by First Name, Last Name	1 Confidential SUMDC495 Jane Does
2 Preparer Phone #	1 Confidential SUMD8902 9995551212
3 Preparer email	1 Confidential SUMD8926 jane.doe@cdrtstbank.com
4 Secondary Contact First Name, Last Name	1 Confidential TEXTC490 John Smith
5 Secondary Contact Email Address	1 Confidential TEXTC492

Image 5: Preparer schedule with the Validate link highlighted

- Enter preparer information.

Note: The **Prepared Date** should be entered in mm/dd/yyyy format. Data entered in fields marked “Confidential” will not be made publicly available.

- Click the **Validate** link. The system validates the SOD and displays a success message along with any Failed Edits.

10. Click the **Failed Edits** tab to review any failed edits (Image 6).

Times are in Eastern Time. MDRM Lookup Dina Buckley Log Off Help

Administration Financial Institutions

Financial Institutions > Enter Online > View Online

Back

ID RSSD 999999
FI Name CDRTST BANK
Reporting Cycle SODJune302018
FDIC Certificate Number 9999
OCC Charter Number 0
Assigned Analyst Doe, Jane (analyst001)

Blank SOD Report
Facsimile

Failed Edits SOD

Edits Reportability Rules

Retrieved Records: 1

Edit Name	Edit Type	Long Message
SUME1000	Quality	Call Report does not exist or Total deposit is not reported. Please review, and explain or revise as appropriate.

Retrieved Records: 1

Edit Name SUME1000

Long Message Call Report does not exist or Total deposit is not reported. Please review, and explain or revise as appropriate.

Edit Explanation Code

Edit Explanation

Save

Image 6: Failed Edits page with Failed Edits and SOD tabs, Edit Name link, Edit Explanation Code drop-down, Edit Explanation field and Save button highlighted

11. Enter explanations for each failed *quality* edit:

- Click the link in the **Edit Name** column for the failed edit to view the edit details.
- Select the **Edit Explanation Code** from the drop-down list.
- Enter the explanation in the **Edit Explanation** field.
- Click the **Save** button to the right.

Note: Explanations cannot be entered for failed *validity* edits. Validity edits must be resolved before submitting, or the SOD will be rejected.

12. Click the **SOD** tab to return to the SOD schedules.

13. Click the **Submit** link to submit the SOD. The system displays a success message once the SOD has been submitted.

14. To print a copy of the SOD facsimile, click the Facsimile link (Image 7). The facsimile opens in a new browser tab (Image 8).

Times are in Eastern Time. MDRM Lookup Data Buckley Log Off Help

Administration Financial Institutions

Financial Institutions > Enter Online > View Online

Back

ID RSSD 999999

FI Name CDRTEST BANK

Reporting Cycle SODJune302018

FDIC Certificate Number 9999

OCC Charter Number 1

Assigned Analyst Doe, Jane (analyst001)

Blank SOD Report

Facsimile

Failed Edits SOD

Add Branch Validate Save Draft Schedule: Branches Branches Preparer

Submit Cancel

The report successfully submitted.

All Dollar amounts are in Thousands.

Add Branch

Search Office Number Search

Page 1 of 623 Total records 6230

Office Number	Office UNINUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Cen Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636	176,567						1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550	91,355						6/16/1956

Image 7: Submitted SOD with Facsimile link highlighted

Web Intelligence

Track Drill Filter Bar Freeze Outline

Reading Design

OMS Number: 3064-006

Expires: 07/31/2017

SUMMARY OF DEPOSITS

As of Close of Business June 30, 2018

State TX Institution CDRTEST BANK

Cert 9999 Uninum 9821

Instructions: Please read the attached instructions before you fill out this form. Report amounts of deposits in thousands. Total deposits for all offices must equal total deposits on the June 30, 2016 Report of Condition sent to your main regulatory agency. Make a copy for your files.

SUMMARY OF DEPOSITS		REPORT OF CONDITION		US BRANCHES OF FOREIGN BANKS		MAILING ADDRESS	
TOTAL DEPOSITS = 0		SCHEDULE RC ITEM 13.A + DEPOSITS IN OTHER AREAS		SCHEDULE E ITEM 6 A & C			

Office Number	Change Code	Uninum	Service Type	Office Name & Address	CEN Code	Consolidated Office	Total Deposit
0		9821	11	Main Office 108 WEST STREET, LLANO, TX, 78643 County LLANO		0	
1		11923	11	LLANO BRANCH 321 BARON CAMERON AVE, TX 78643 County LLANO		0	
2		98027	11	SAN SABA BRANCH 206 PEIDMONT STREET, SAN SABA, TX, 78877 County SAN SABA		0	
3		55625	11	BAY BRANCH 5700 WEST FM 2147, BAY, 78654		0	

Image 8: SOD Facsimile with Print button highlighted

15. Click the **Print** button. The system prompts to Open or Save the facsimile as a PDF, which can then be printed (Image 9).

Note: This behavior and system prompt may vary based on the browser being used and the user's browser, internet and security settings.

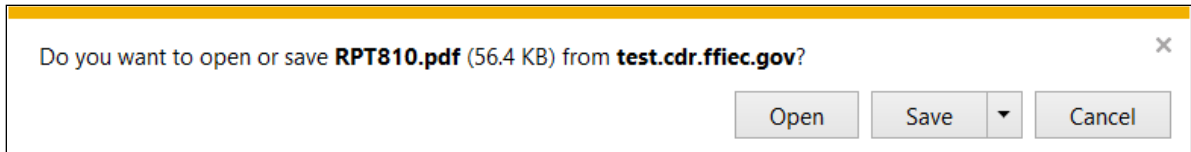


Image 9: Open or Save the SOD Facsimile as a PDF to print

F. PRINTING THE SOD

A printable copy of the SOD is available immediately after submitting the SOD from the Enter Online page by clicking the Facsimile link (refer to Step 14 above).

A printable copy is also available from the View Facsimile feature at any time after submitting the SOD.

Note: The SOD must be in an *accepted* status. SODs in a *rejected* status (submitted with unresolved validity errors or quality errors without edit explanations entered) will not be available from the View Facsimile feature.

1. Log in to the CDR.
2. Select **Financial Institutions > Summary of Deposits (SOD) > View Facsimile** (Image 10).

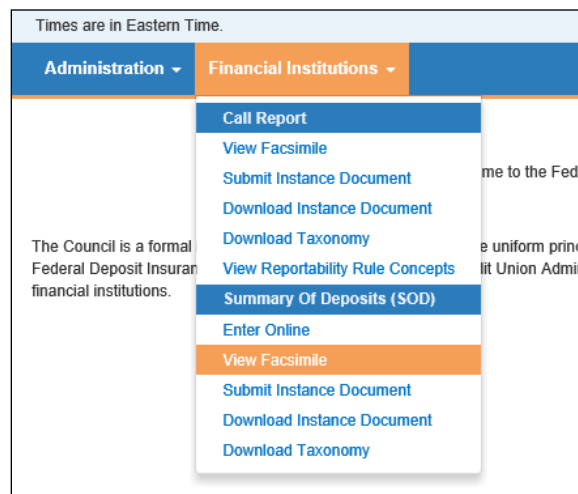


Image 10: Financial Institutions Menu with View Facsimile selected

- The View Facsimile page displays (Image 11). Select the desired period from the **Reporting Cycle** drop-down list.

Image 11: View Facsimile page with Reporting Cycle drop-down and Search button highlighted

- Click the **Search** button. The Search results display (Image 12).

ID RSSD	Call Rec'd	FI Name	FDIC Cert	OCC	Reporting Cycle	Data Series	Form Type	Submission Type	Submission Date	Status	Analyst	Regulatory Agency	FED Physical Dist Code	Total Failed Edits	Pending	Accepted	Resolved
999999	Y	CDRTEST BANK	9999	0	SODJune302018	SOD	001	Resubmission	07/20/2017 09:46:38	Accepted and Includes Edit Explanation	Doe, Jane (analyst001)	FDIC	FEDERAL RESERVE BANK OF DALLAS	2	1	0	1

Image 12: View Facsimile search results with ID RSSD link highlighted

5. Click the **ID RSSD** link. The facsimile opens in a new browser tab (Image 13).

Office Number	Change Code	Uninum	Service Type	Office Name & Address	CEN Code	Consolidated Office	Total Deposit
0		9821	11	Main Office 108 WEST STREET, LLANO, TX, 78843 County LLANO		0	
1		11923	11	LLANO BRANCH 321 BARON CAMERON AVE, TX 78843 County LLANO		0	
2		98927	11	SAN SABA BRANCH 206 PEIDMONT STREET, SAN SABA, TX, 76877 County SAN SABA		0	
3		55625	11	BAY BRANCH 5700 WEST FM 2147, BAY, 78854		0	

Image 13: SOD Facsimile with Print button selected

6. Click the **Print** button. The system prompts to Open or Save the facsimile as a PDF, which can then be printed (Image 14).

Note: This behavior and system prompt may vary based on the browser being used and the user's browser, internet and security settings.

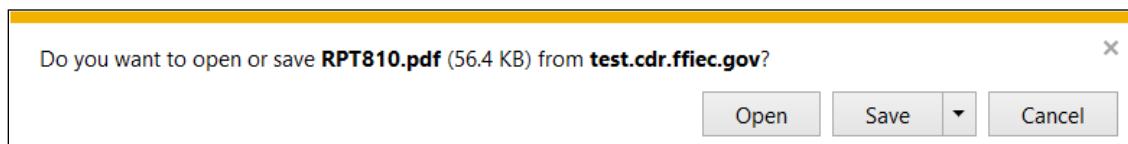


Image 14: Open or Save the SOD Facsimile as a PDF to print

G. ACCESSING A SAVED OR PREVIOUSLY SUBMITTED SOD

Submitted SODs or SOD drafts saved to be completed at a later time are accessed from the Enter Online feature.

1. Log into CDR.
2. Select **Financial Institutions > Summary of Deposits (SOD) > Enter Online** (Image 15).

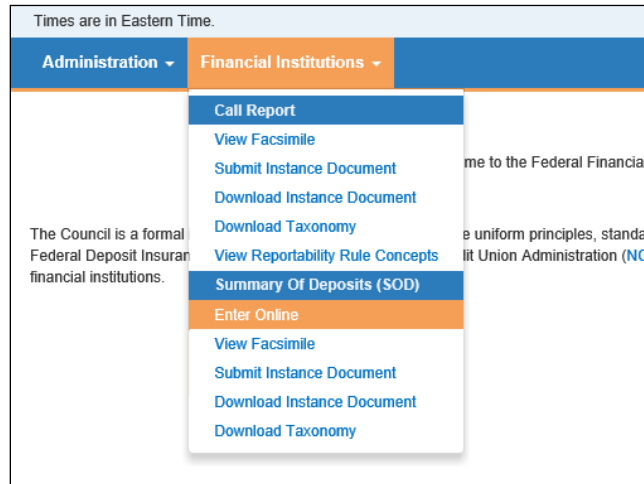


Image 15: Financial Institutions Menu with Summary of Deposits (SOD) > Enter Online selected

3. The Enter Online page displays (Image 16). Select the **Reporting Cycle** from the drop-down list.

 A screenshot of the "Financial Institutions > Enter Online" page. At the top, it says "Times are in Eastern Time." and has links for "MDRM Lookup", "Dina Buckley", "Log Off", and "Help". Below the navigation bar, the page title is "Financial Institutions > Enter Online". There is a "Continue" button highlighted with a red box. Below this, a note says "* = Required" and "Select a Reporting Cycle and click on Continue to start working on New or previously saved SOD Report." There is a form with several fields: "Data Series *" with a dropdown menu showing "SOD"; "Reporting Cycle *" with a dropdown menu showing "SODJune302018" (this field is highlighted with a red box); "Form Type *" with a dropdown menu showing "001"; "ID RSSD" with the value "999999"; and "Bank Name" with the value "CDRTEST BANK". At the bottom of the page, there is a footer with links: "Home", "About CDR", "Contact Us", "Legal Notice", "Privacy Policy", "Accessibility Notes", and "Help".

Image 16: View Online page with the Continue button and Reporting Cycle drop-down list highlighted

4. Click the **Continue** button. The View Online page displays the default schedule of the SOD with previously saved data populated for each schedule (Image 17).

Times are in Eastern Time. MDRM Lookup Data Backkey Log Off Help

Administration - Financial Institutions -

Financial Institutions > Enter Online > View Online

[Back](#)

ID RSSD 999999

FI Name CDREST BANK

Reporting Cycle SODJune302018

FDIC Certificate Number 9999

OCC Charter Number 1

Assigned Analyst Doe, Jane (analyst001)

[Blank SOD Report](#)
[Facsimile](#)

Failed Edits SOD

[Add Branch](#) [Validate](#) [Save Draft](#) **Schedule:** [Branches](#) [Branches](#) [Preparer](#)

[Submit](#) [Cancel](#)

All Dollar amounts are in Thousands.

[Add Branch](#)

Search Office Number [Search](#)

Page 1 of 623 Total records 6230

Office Number	Office UNUM	Change Code	Service Level	Name	Address	City	State	ZIP	County	Prior Period Deposits	Cur. Period Deposits	Con Code	Cons. Office #	Pct Diff	Effective Date	Acquired Date	Established Date
0	2239		11	Main Office	110 E. ANCHOR ROAD	COLUSA	CA	95932	COLUSA	165,636							1/1/1870
13	199319		11	ARCATA BRANCH	300 ELM ST	ARCATA	CA	95521	HUMBOLDT	86,550							6/16/1956
19	199325		11	BAKERSFIELD DOWNTOWN BRANCH	1300 22ND STREET	BAKERS	VA	93301	KERN	104,253							3/16/1935
28	199333		11	WILSHIRE CRESCENT BRANCH	12090 CRESCENT DRIVE	BEVERLY	VA	90212	LOS ANGELES	378,079							2/14/1958
30	199335		11	BURBANK BRANCH	1700 WEST BURBANK BOULEVARD	SIOUX	VA	57104	MINNEHAHA	318,785							12/29/1954
36	199341		11	CITY OF COMMERCE BRANCH	5781 SOUTH EASTERN AVENUE	CITY OF COMMERCE	CA	90040	LOS ANGELES	150,326							4/17/1951
37	199342		11	MARKET BRANCH	501 MARKET STREET	COLUSA	CA	95932	COLUSA	105,161							8/23/1954
44	199348		11	SERRA BRANCH	135 SERRA AVENUE	DALY CITY	CA	94015	SAN MATEO	426,670							9/18/1961
47	199351		11	EUREKA BRANCH	605 G STREET	EUREKA	CA	95501	HUMBOLDT	133,800							1/31/1955
49	199353		11	GOLD RIVER BRANCH	2010 GOLD FIELD DRIVE	RANCHO CORDOVA	CA	95670	SACRAMENTO	268,095							2/28/1955

Image 17: View Online page with Blank SOD Report and Facsimile links highlighted

Refer to **Section E** above for information on entering data and submitting the SOD.

Click the **Blank SOD Report** link to save or print a blank copy (no deposits) of the SOD.

Click the **Facsimile** link to save or print a copy of the SOD facsimile.

This page intentionally left blank for two-sided printing.

SECTION 6 - CHANGE CODES

Change Code 450 - Service Level - This code is used to modify the service level on an already listed office. Service level should identify the types of services offered, such as full service or limited service, and the description of a branch, such as brick and mortar, a retail facility (such as a supermarket or department store), drive through, mobile, seasonal, contractual, messenger, or Internet.

Change Code 510 - Office Title - This code is used to change the office title of an existing branch. The main office title, however, cannot be changed, and an attempt to change a main office title will not be accepted. If your institution title is incorrect, please contact your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342.

Change Code 520 - Office Relocation - This code is used to report relocation of an existing office for which you have already received regulatory approval. If you are utilizing the SOD Survey as a formal notification of change in main office location, you must also provide a copy of your approval to relocate your main office to your assigned analyst. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342. If you are correcting location information because of a typographical error or reassignment of a physical address by the postal service, use Change Code 999.

Change Code 711 - Office Opening - This code is used to report the opening of a de novo (new) office either by new construction, leased space or by purchasing already existing retail space, which is not listed in the SOD Survey. Do not use Change Code 711 to report offices purchased or acquired from another institution; these would be reported using Change Code 712 or 713.

Change Code 712 - Office Purchased - This code is used to report offices acquired through a purchase and assumption agreement with another institution which does not result in the dissolution of the other institution. This does not include new office(s) or office(s) acquired through merger(s). If your institution has acquired a large number of office locations (more than five) through purchase and assumption, and the office(s) are not listed in your SOD Survey, please contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342. Please be prepared to provide the consummation date of the transaction and the name, city and state of the divesting institution and a list of the offices acquired.

Change Code 713 - Office Acquired in Absorption, Consolidation or Merger - This code is used to report offices acquired through a business combination with another institution where the other institution ceases to exist. Do not include new offices or branches acquired through purchase of certain assets and assumption of certain deposit liabilities. If your institution has entered into a business combination that results in acquisition of a large number of office locations which are not reflected in the survey, please contact your assigned analyst to update your branch office information. If you do not know the analyst assigned to your institution, contact the FDIC's Data Collection and Analysis Section at sod@fdic.gov or 1-800-688-3342. Please be prepared to provide the consummation date of the transaction and the name, city and state of the main office of the target institution.

Change Code 721 - Office Closed - This code is used to report offices that are listed in the SOD Survey but should be reflected as closed. If you have recently been involved in a merger or purchase and assumption transaction but not all of the target institution's branch locations remain active, use this

code to indicate that these branches were closed immediately or soon after consummation of the underlying transaction.

Change Code 722 - Office Sold - This code is used to report offices sold through a transaction in which your institution has divested itself of certain assets and certain deposit liabilities. Indicate the name, city and state of the institution that purchased the office(s) from your institution in the Comment field.

Change Code 998 - Deletion - This code is used to report a location which is listed in error and should not have appeared on the SOD Survey.

Change Code 999 - Correction - This code is used to report changes due to errors such as a misspelling or transposition of numbers. Also, include Postal Service street renumbering, county code errors or ZIP code redesignations in this category.

SECTION 7 - SERVICE LEVELS

The following offices should have deposits reported:

11 - Full Service - Brick and Mortar Office - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff; may have safe deposit facilities on site. The site may be owned by the institution or may be leased by the institution.

12 - Full Service - Retail Office - Accepts deposits, makes loans, opens/closes accounts, loan officer on site, normal hours, full-time staff, located in a retail facility such as a supermarket or department store; may have safe deposit facilities on site.

13 - Full Service - Home Banking - Telephone, PC or website through which your customers can open accounts, apply for loans, make fund transfers into accounts and other types of electronic transactions. If an Internet website, use the Internet address as the branch name. Use the city, state, ZIP code and county of the operations center that performs the back room operations associated with this activity.

The following offices are normally included with your survey but deposits may be consolidated with another office:

22 - Limited Service - Military Facility - Reflects an office which is operated on a military base for the sole purpose of cashing military and government payroll checks.

23 - Limited Service - Drive-Through/Facility Office - Accepts deposits and payments; however, may not offer other services. This may be a branch's own facility, located within a retail establishment or a detached drive-through branch.

29 - Limited Service - Mobile/Seasonal Office - Branches open for a limited period of time during the week (e.g., located in a nursing home), seasonal (e.g., located at a county fair) or that operate on wheels, travel to many locations and provide services such as opening accounts, accepting deposits and making loans. Mobile branches do not have a fixed location; therefore, they are normally recorded with the address of the main office.

The following offices are included in your survey but are normally nondeposit locations:

21 - Limited Service - Administrative Office - Reflects a management office. Accepts no deposits nor make any loans.

30 - Limited Service - Trust Office - Conducts trust activities only. These locations may have monies that are insured by the institution but have not been deposited into an account of an insured depository institution.

The offices listed below are not included in your survey. If any of these offices are listed on your survey, modify the Service Level field as appropriate and indicate Change Code 450 - Change in Service Level to reflect the change.

24 - Limited Service - Loan Production Office - Processes loans and does not accept deposits.

25 - Limited Service - Consumer Credit Office - Processes consumer credit loans.

26 - Limited Service - Contractual Office - Affiliated institutions contract with one another to utilize the brick and mortar branches of another entity.

27 - Limited Service - Messenger Office - Used by courier services to make deposit drops; no retail customer interaction.

28 - Limited Service - Retail Office - Typically located in retail establishments or free standing kiosks that have limited customer service assistance (unstaffed), and provide most services through an ATM.

SECTION 8 - GLOSSARY

Branch/Office - A branch/office, for purposes of this survey, is any location, or facility, of a financial institution, including its main office, where deposit accounts are opened, deposits are accepted, checks paid, and loans are granted. Branches include, but are not limited to, brick and mortar locations, detached drive-in facilities, seasonal offices, offices on military bases or government installations, paying/receiving stations or units, and Internet and telephone banking locations where a customer can open accounts, make deposits and borrow money.

Automated Teller Machines, Consumer Credit Offices, Contractual Offices, Customer Bank Communication Terminals, Electronic Fund Transfer Units and Loan Production Offices are not considered branches for purposes of this survey.

Deposit information is required for each insured office of an FDIC-insured institution located in any State, the District of Columbia, the Commonwealth of Puerto Rico or any U.S. territory or possession such as Guam or the U.S. Virgin Islands, and including any foreign country which has state-equivalent federal benefits extended by treaty.

CEN Code and Consolidated Office Number - A CEN Code (described below) is used to indicate estimated deposit totals, consolidated offices, or locations that do not accept deposits. If deposits are consolidated with another location, a Consolidated Office Number must also be provided. If actual deposits for a location are reported, the CEN Code should be left blank.

Estimation (CEN Code 1) - When centralized bookkeeping or other conditions make it impossible to report exact amounts, estimates may be provided. Reflect estimated office totals by entering 1 in the CEN Code field. It is not acceptable to perform estimation procedures that result in exactly the same deposit total for each office.

Consolidation (CEN Code 2) - Consolidation of accounts, or deposit data, for two or more offices is permitted only for drive-in offices, seasonal offices, military facilities, limited service mobile offices.

Consolidating/combining deposits of offices located in different counties is NOT permitted. To indicate a consolidated office, enter 2 in the CEN Code field and 0 in the Deposit field. In the Consolidated Office Number field, enter the FDIC office number of the office into which the deposits are consolidated. Offices where deposits are reported should not reflect CEN Code 2 or a Consolidated Office number.

Nondeposit Office (CEN Code 3) - For a nondeposit office, enter 3 in the CEN Code field and 0 in the Deposit field. Administrative offices and trust service offices are examples of nondeposit offices.

Change Code - When the status of an office is changed or an office is added, a change code is used to indicate the nature of the change or addition. This item should be populated only if current office information is being changed or additional offices are being added. You may use more than one change code per office if applicable. For example, if an office name and location has changed, reflect Change Codes 510 and 520 in the Change Code field and provide the correct name and location information. A complete list of Change Codes with explanations is provided in *Section 6 - Change Codes*.

Deposits - Deposits, for purposes of this survey, are defined in the same manner as for the Call Report, and Report of Assets and Liabilities. The definition applies to deposits held, or accepted, by the reporting financial institution in its main office and in any branch located in any State, the District of Columbia, the

Commonwealth of Puerto Rico, or any U.S. territory or possession which include but are not limited to Guam and the U.S. Virgin Islands. For a specific definition of deposits, refer to the instructions for the regulatory financial reports filed by your institution.

Effective Date - An effective date should be provided for most changes. Effective dates should be entered in mm/dd/yyyy format. It is not necessary to include an effective date for a correction (Change Code 999) or a deletion (Change Code 998). Effective date is optional for a change in service level (Change Code 450).

Financial Institution - A financial institution, for purposes of this survey, is an FDIC-insured institution which operates as of June 30, 2020. These institutions include all FDIC-insured commercial banks, savings banks, thrifts and insured U.S. branches of foreign banks.

Office Name and Physical Address - This field includes the office name, physical address, city, state, ZIP code and county. If any portion of the address is incorrect, annotate corrections using the appropriate change code listed in *Section 6 - Change Codes*. Institutions should review the physical address for all branch office locations to ensure consistency with United States Postal Service standards. Physical addresses, including ZIP codes and counties, may be verified at <https://www.usps.com/zip4>. Institutions should not use post office boxes, mailing addresses other than the actual physical address, street names without actual numbers, intersections, or any other general locations when entering their branch office location information.

Office Number - The office number is assigned by the FDIC. **Do not change** the FDIC office number provided with your location information. Check the office information carefully to insure that the total deposits being submitted for each branch correspond to the FDIC's office numbering system rather than office numbering systems that may be utilized by an individual institution.

For office locations that are added to the survey, office numbers will be automatically generated.

Service Level - Service Level indicates the types of services provided and business conducted at each facility. A complete list of Service Levels with explanations is provided in *Section 7 - Service Levels*.

NOTES

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