



Federal Deposit Insurance Corporation

3501 Fairfax Drive, Arlington, VA 22226-3500

Division of Complex Institution Supervision & Resolution

DATE: [DATE]

TO: [POC], [BANK NAME]

FROM: [LEAD REVIEWER NAME]

SUBJECT: Large-Bank Deposit Insurance Determination Modernization - 12 C.F.R. § 360.9
Deposit Insurance Advance Payment Compliance Test

This compliance test will check your institution’s ability to meet the requirements of 12 C.F.R. § 360.9 for issuing deposit insurance advance payments in the event of bank failure. For purposes of the compliance test scheduled to start on [INSERT DATE], implement in your test environment provisional holds using the values provided in the table below.

Account Type	Account Balance Threshold	Provisional Hold Percent
<i>Domestic Deposits</i>		
1. Consumer DDA, NOW and MMDA	\$XXX,000	100%
2. Other Consumer Deposit Accounts	\$XXX,000	100%
3. Non-Consumer DDA, NOW and MMDA	\$XXX,000	100%
4. Other Non-Consumer Deposit Accounts	\$XXX,000	100%

For questions, please contact [LEAD REVIEWER NAME] at [LEAD REVIEWER PHONE], [LEAD REVIEWER EMAIL] or Assistant Director Jin Qian at 703-516-5543, JiQian@fdic.gov.

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