

**From:** Kevin Canan <kcanan@merchantsnat.com>  
**Sent:** Friday, April 09, 2021 12:41 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] RIN 3064-ZA14

Comments regarding FDIC Sign and Advertising:

- I think the size requirement should be restated to indicate that the signage or notice must be clear, readable, and easily seen.
- Don't have the FDIC notice at each teller station and offices, allow the bank to post a sufficient number of FDIC notices in the lobby / entrance areas of the bank. Only require the signs at each teller station/office if there are certain areas/teller stations/offices within the bank that accept deposited funds that would not be FDIC insured, otherwise a lobby notice would be sufficient to cover the entire bank.
- To simply the marketing aspect as to when you have to have the FDIC logo and when it is not required. If the Bank is FDIC insured and does not offer other non-insurable deposit products or services (investments, annuities....) Then any time you are doing marketing that is either strictly for loan products/services or a general advertising where all that is on the ad is the bank name, addresses, phone numbers, what I call a general advertisement then the logo is not required but could be used. Then anytime the bank is doing an advertisement that is associated with a deposit product/service/third party vendor app that accesses deposit products the bank is required to have the FDIC logo.
- I think any time a consumer is dealing with a bank where they are opening a deposit account on-line / internet the bank should be required to indicated if they are FDIC insured or not before the consumer opens the account.

Thank you

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