

# Stockman Bank

700 Main Street • PO Box 250 • Miles City, Montana 59301-0250  
406.234.8420 FAX 406.234.8419

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FDIC  
550 17<sup>th</sup> Street NW  
Washington DC 20429

Delivery via agency website: <https://www.fdic.gov/regulations/laws/federal/>

RE: RIN 3064-ZA14  
Request for Information on FDIC Official Sign and Advertising Requirements

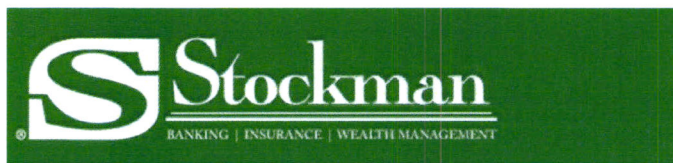
To Whom This May Concern,

I am writing from Stockman Bank, a \$5B family-owned community bank located exclusively in Montana. Since 1953, we have prided ourselves on old fashioned banking and doing what is right and helpful for our customers. Stockman Bank has an insurance affiliate (“Stockman Insurance”) and an investment affiliate (“Stockman Wealth Management”).

I earnestly write to offer comments on the FDICs request for information on the use of the Official Advertising Statement, particularly as it relates to our bank logo.

Under current FDIC rule 328.3(a), a logo is considered an “advertisement” as it is designed to attract public attention or patronage to a business. As such, use of the bank logo requires the addition of “Member FDIC”.

Many banks in the country also offer insurance and investment services and have adopted a mixed branded logo to reflect their broader range of financial services. Stockman Bank wishes to do so as well. The logo appears as follows:



The current FDIC rule does not presently exempt logos at 328.3(d). As such, use of this mixed logo mandates additional disclosure of segregated statements, in accordance with the “Mixed Advertisements” rule at 328.3(e)(4), which states:

“(4) *Mixed advertisements.* In advertisements containing information about both insured deposit products and non-deposit products or hybrid products, an insured depository institution shall clearly segregate the official advertising statement or any similar statement from that portion of the advertisement that relates to the non-deposit products.”

<https://www.fdic.gov/regulations/laws/rules/2000-5200.html#fdic2000part328.3>



Member FDIC



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Therefore, every use of the logo, such as in print ads, website pages, community support posters, etc. require a segregated disclosure such as:

**Deposit products offered by Stockman Bank, Member FDIC;  
Investment and Insurance products are not FDIC insured, are not bank guaranteed, and may lose value.**

Question 11 in the FDIC's Request for Comment addresses this matter. It reads:

"11. Can the regulation be better clarified regarding which types of advertising require the inclusion of the official advertising statement? Should some forms of advertising currently subject to the requirement be made exempt? Are there newer forms of advertising that do not now but should include the official advertising statement?"  
<https://www.federalregister.gov/d/2021-07356/p-54>

I respectfully submit that a logo should be exempted from the official advertising statement requirement. A logo, while designed to attract public attention to a branded business, is not on its own promoting a specific product of any sort, be it a loan, deposit account, insurance policy or mutual fund. Factually and practically, a branded logo does not communicate enough information wherein the status of deposit insurance could be misleading.

There is little to no risk that a consumer will be misled about FDIC insurance coverage because of a simple, generic logo. In contrast, the inclusion of additional disclosures, particularly on community support pieces, will frustrate community organizations who seek sponsorship and support from their local community financial institution.

The benefit to customers and the community at large suffers at the cost of technical compliance with an approach that is overly onerous and pedantic relative to the risk of consumer harm.

Please consider exempting logos from the requirement to include the official advertising statement.

Thank you for your work to modernize the rules to ensure they stay relevant and beneficial for everyone.

Respectfully,

[Redacted Signature]

Rebekah F Leonard, CRCM  
VP, Director of Compliance  
[Rebekah.leonard@stockmanbank.com](mailto:Rebekah.leonard@stockmanbank.com)  
406-234-8543