

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

JUNE 2024

TPLE Builds Trust among International Bank Regulators in Case of Crisis	1
Deposit Insurance Campaign Gains Momentum, Grabs Attention	3
AAHNPI Month Speaker Connects Work of the FDIC with Positive Health Outcomes	5
Making Passwords Longer Was Not a Short Process	6
The FDIC Library's Legal Resources	7
Briefs	8
Moving On	8
In Memoriam	9

## TPLE Builds Trust among International Bank Regulators in Case of Crisis

By Sonya Weakley  
Office of Communications

Roughly every two years since 2016, the heads of major banking regulatory agencies from the United States, United Kingdom, and the European Banking Union sit down to talk through how they would work together in the event of a cross-border bank failure.

On April 20, these principals came together in the FDIC's Main Building cafeteria to consider various scenarios to test their readiness to respond immediately and jointly should one of these giant institutions, known as global systemically important banks (GSIBs), fail. The Trilateral Principal-Level Exercise (TPLE) helps these leaders understand each other's points of view and fosters a common understanding of their respective resolution procedures, decision-making processes, policies, communications, and expected coordination channels between authorities.

"The first success threshold for TPLE is that the principals get together, meet



Jerome Powell, Federal Reserve; Martin Gruenberg, FDIC; Janet Yellen, U.S. Treasury

each other, look each other in the eye, and have conversations about difficult issues," said Susan Baker, Corporate Expert in the Division of Complex Institution Supervision and Resolution (CISR). "So that if there's a problem, they know who to call and they know who works on what."

The gathering typically involves staff from the participating regulatory organizations presenting the hypothetical

see **TPLE**, page 2

The *FDIC News* is published monthly by the Office of Communications (OCOM) of the Federal Deposit Insurance Corporation (FDIC), 550 17th Street N.W., Room 7102 Washington, DC 20429  
Martin J. Gruenberg, Acting Chairman, FDIC  
David Barr, Deputy Director, OCOM  
Sonya Weakley, Writer/Editor, OCOM  
Inam Hyder, Internal Communications Strategist, OCOM  
Alison Maynard, Designer, OCOM

**FDIC News Editorial Board:**  
**HEADQUARTERS**  
Clayton Boyce, DIR, CBoyce@FDIC.gov  
Cheryl Hayman, Office of the Internal Ombudsman, CHayman@FDIC.gov  
Greg King, DOF, GregKing@FDIC.gov  
Heather Woods, OCOM, HeWoods@FDIC.gov  
Ike Jones, OLA, WilJones@FDIC.gov  
Marva Vincent, OMWI, MaVincent@FDIC.gov  
Monica Lopez, DOF, MLopez@FDIC.gov  
Robyn Poole, DOA, RPoole@FDIC.gov  
Sharon Tushin, OIG, STushin@FDICOIG.gov  
Beth Wiggins, CU, BeWiggins@FDIC.gov

**REGIONS**  
**Chicago**  
Emery Wilson, RMS, EmWilson@FDIC.gov  
**Dallas**  
Tyler Cavaness, DRR, TCavaness@FDIC.gov  
**Kansas City**  
Amy Mark, RMS, AmMark@FDIC.gov  
**San Francisco**  
Karen Hammer, RMS, KHammer@FDIC.gov  
Laura Rapp, RMS, LRapp@FDIC.gov  
Luke Reynolds, DCP, LuReynolds@FDIC.gov

scenarios for the principals to consider and share their views.

An example presented in this meeting was a hypothetical situation in which a GSIB undergoes stress very quickly and must go into resolution in the middle of the week, not on Friday, as is the usual target day, putting it on a short “runway,” or path, to resolution.

“We asked them what their considerations were in view of this very compressed timeline, requiring quick decision-making,” said Anna Martinez, Senior Resolution Planning and Implementation Specialist in CISR. “We need to put a GSIB into resolution in the middle of the week, at close of business on Wednesday; Asian markets are opening soon. How do we deal with that? How do we address the markets? How do we address the contagion risk?”

The leaders considered the decisions they would make in that context and the messaging that would be communicated to a diverse and broad audience, including the markets, the public, depositors, business partners, and clients.

“There was agreement that in a crisis like this we have to trust each other’s decisions and messaging, and we need to be coordinating before any stress happens, so we build that trust,” Martinez said. “It sounds touchy-feely but it’s true.”

**ONGOING PREPARATION**

The need for international cooperation emerged after the financial crisis of 2008, when it became apparent that there is no



Jonathan McKernan, FDIC; Travis Hill, FDIC; Jerome Powell, Federal Reserve Jonathan McKernan, FDIC; Travis Hill, FDIC; Jerome Powell, Federal Reserve

such thing as a financial institution that is “too big to fail.”

As a result, Title II of the Dodd-Frank Act, enacted in 2010, significantly expanded the authority of the FDIC to manage the failure of a U.S.-based GSIB. However, since the institutions are global, the FDIC took steps to begin engaging counterparts in the UK and Europe. The three jurisdictions combined are home to 18 of the 29 GSIBs currently in the world.

Though the principals meet only every other year, senior staff from all the authorities remain engaged throughout the year, meeting in person themselves in the alternating years. The last exercise for senior staff took place in London in June 2023. “Planning for these exercises starts the moment the last one ends,” Baker said.

The staff has an ongoing work plan, and they develop papers or presentations about specific issues and projects and write down coordination steps. Through this process, they build the scenarios for the principals.

“In particular, we try to bring to them the really hard questions because those are the ones that staff need to hear from them in order to move forward on the underlying planning,” she said. “We need to know what they are concerned about at their level.”

After last year’s senior staff meeting, which focused on communications, the staff turned to this year, thinking about which of the communications questions would be most important to put in front of the principals that the staff was grappling with and wanted to hear their views about.

“What do you do when there’s a short runway and you can’t quite get everything nailed up beforehand, or you don’t have time for sharing draft upon draft of the press release?” Baker said. “We have to know in advance the key things that we need to talk about publicly. Are these the right things?”

**CHECKING TWICE**

After every principals meeting, the staff reassesses. “We put a tough question



Micheal Hsu, Office of the Comptroller of the Currency Micheal Hsu, Office of the Comptroller of the Currency

to them and then go back and check it against what we’ve done and make sure we’re right. We do several iterations of issues and objectives,” she said. “If the principals go in a different direction, we’ll know we got it wrong and we have to reprioritize.”

Typically the principal-level discussion includes a question on capital, a question on liquidity, and a question on communication, which has been prominent in recent discussions.

“The fundamental issues of capital and liquidity are necessary, but then we have to tell everyone that we got the fundamentals right,” Baker said. There also needs to be communication about the restructuring, which would involve considerable coordination.

Senior staff meet quarterly to brainstorm and share ideas, and working groups meet weekly throughout the year to develop plans and build the exercises. Getting to know each other’s teams has been important because history has shown that banks can come under stress quickly.

“We can’t spend a week trying to figure out who to call,” Baker said. “We have to know who to call, and [the principals] need to know what we’re going to do.”

# Deposit Insurance Campaign Gains Momentum, Grabs Attention

By Sonya Weakley  
Office of Communications

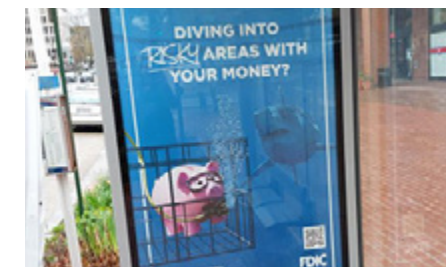
“Penny,” the audacious piggy bank that represents savings in the bank in the FDIC’s ongoing national campaign to raise awareness of deposit insurance, is not only making a splash in new advertising, she is also having a significant impact.

Just as she did last year, the venture-some Penny carries the FDIC’s message of guaranteed protection from risk of loss of deposits in FDIC-insured institutions, as she finds herself in a variety of “risky” situations in the second phase of the “Know Your Risk. Protect Your Money” campaign, which launched in mid-February.

By mid-May, the second phase had already led to a marked increase in visits to [FDIC’s deposit insurance \(DI\) webpages](#), in English and Spanish, over those seen during the first phase, which ran for more than six weeks in October and November of 2023. During both phases, visits to the DI pages were higher than the period between phases—November to February.

While the first phase featured Penny in static ads across digital media platforms, such as display ads, web banners, Google search ads and some social media sites, the second phase, which continues through June, is showing her in action. She appears in videos across a wider range of digital platforms, including Youtube, Instagram, Facebook, Reddit and SnapChat and on Telemondo and Univision. The videos added in phase two have helped drive engagement on social media platforms.

In addition, Penny has ventured into the “wild,” showing up in “out of home” settings in, on and near modes of



Connecticut Avenue, Washington D.C.



Penny on a Motorcycle

public transportation in Washington and New York, both selected for high foot traffic, use of public transportation, and tourism, allowing the campaign to have further reach.

[As the face of the campaign](#), Penny has been spotted on DC Metro busses, in New York subways, on bus stop shelters, at bike share locations, and in Metro stations around Washington, including near the University of the District of Columbia and Howard University—Washington’s two Historically Black Colleges and Universities.

The ads are designed to be attention-getting and appeal to the campaign’s primary audiences, which were identified through focus groups and other market research as potentially having lower confidence in the U.S. banking system or not having a bank account, as well as college students and others who use mobile payment systems, non-bank services, and financial products that may appear to be FDIC-insured but are not.

The ads will continue to appear during the third phase, which will take a seasonal approach with two major pushes to make the most of “bankable moments.” From August to October, the back-to-school window provides an opportunity to reach families with school-aged children, as well as those entering or in college, and those reaching early career networks.

Additionally, the plan is to run ads again during the 2025 tax-filing season—a time of year when the earlier phases found target audiences to be particularly receptive to the message. This is when many Americans receive their single largest payment of the year in the form of their tax refund.

**MAKING AN IMPACT**

“People are really drawn to the videos,” said Julianne Breitbeil, Senior Media Relations Officer and the Project Manager for the campaign in the Office of Communications (OCOM). “It’s a compelling, stop-you-in-your-tracks ad, and that was the point of it.”

Web analytics show that many people are watching the videos all the way to the end, and that the videos are exceeding industry benchmarks on platforms that FDIC has not used before, such as Reddit and Snapchat, as well as on YouTube, which has been successful in past campaigns.



Deposit Insurance Website Visitor Statistics

“It’s good to see that uptick in clicks to the website, and that people are getting a better understanding of who we are and what role we play in keeping their money safe,” Breitbeil said.

The top performing videos are those featuring Penny on a life preserver in the ocean in English and crossing a high wobbly bridge in both English and Spanish, particularly on SnapChat.

“People are clicking through to our website and spending time on the deposit insurance page. Our web analytics show

see [Penny](#), page 4



Penny, from page 5

that they are also watching the long-form video on that page, which explains deposit insurance in detail,” Breitbeil said. A revision of that video is in process and will be posted in coming months, she added.

#### ATTENTION OFF THE DIGITAL SCREEN

The “out of home” ads are also getting noticed. A Spanish ad on a New York City subway train caught the eye of a podcast host and blogger who writes about financial services. Upon seeing the ad, Andrew Davidson posted an explanation of the campaign on LinkedIn, along with a photo.

“The ad is a sobering reminder of last year’s banking crisis,” Davidson wrote, adding that raising awareness of deposit insurance is helpful. “Banks should also step up to meet this important consumer need.”

Another New York subway ad drew the attention of a Hispanic publication employee in New York and New Jersey who offered to help spread the message among the local Spanish-speaking community.

On busses, many of the ads show a larger-than-life Penny doing a “stoppie” on a motorcycle or climbing a mountain. She can be seen at bicycle-sharing stations wearing a helmet.

“Pairing the helmet ad with bike stands and the motorcycle on a bus are attention-grabbing and hopefully getting people to think about deposit insurance during their commute,” said Chantal Hernandez, Legal Counsel. She and Kate Marks, also Legal Counsel, served as the campaign’s points of contact with the Legal Division.

#### CROSS-DIVISIONAL COLLABORATION

Despite some challenges, building the campaign has been a labor of love among



Howard University, Washington D.C.

many people in the Division of Depositor and Consumer Protection (DCP), OCOM, Legal, and the Office of Women and Minority Inclusion (OMWI).

“Kate and I shared many thoughts and concerns as we worked towards a ‘yes’ on the campaign language, as it was a challenge to translate our deposit insurance regulations into short sentences to fit within narrow character limits while still being accurate,” Chantal Hernandez said.

Breitbeil commended their flexibility in regard to using simpler terms. “It was great to see the team open to finding new ways to communicate in plain language,” she said. “It was a balance, but one we made work in the ads and website updates.”

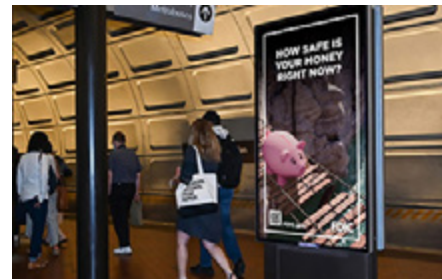
Peggi Gill, Associate Director of Consumer Affairs in DCP, enjoyed the idea-sharing and camaraderie. “It was exciting to be a part of a new campaign and get the different perspectives from other divisions,” she said. “It was quite a team effort with solid OCOM leadership, partnership, and coordination.”

She said the market research was helpful in identifying concerns and misconceptions among certain groups and showed that it was important that the campaign translate clearly into Spanish. “It was fun to see the different creative ways to communicate what we do. When you are involved in translating materials, it adds another dimension to the creativity.”

Sandra Hernandez, Senior Consumer Affairs Specialist in DCP, along with her colleague Mauricio Lainez, also a Senior Consumer Affairs Specialist, worked closely with OCOM to ensure the Spanish translations carried the same message as was conveyed in English.

In some cases, that was tricky. “Developing something for the English speaker and then trying to accommodate the Spanish can be really challenging,” she said.

Breitbeil said Sandra Hernandez and Lainez were incredibly helpful. “In one case, we were using a word for ‘risk’ meaning ‘risqué’ versus a risky behavior. Having colleagues able to catch that distinction prevented a potentially embarrassing situation.”



#### Live Board in a D.C. Metro Station

#### FINDING PENNY

Penny came to life over many weeks of meetings among the team and an external firm, which conducted the market research and helped develop the messaging and the creative artwork for the advertising. Many ideas, conversations, brainstorming, criteria and all other types of input were part of the process.

“I’m a big fan of Penny the Pig,” Chantal Hernandez said. “It was interesting to see the creatives bring her to life and come up with the different scenarios.”

Gill said she was surprised to learn from the market research that people really didn’t understand who the FDIC is and how the insurance works. “After listening to the focus sessions and getting the feedback, it was clear that the messaging needed to be broader to reach the public and provide better awareness about deposit insurance and the FDIC in general.”

As a result, the team began exploring platforms that the FDIC had not used in past marketing campaigns as well as presenting the message in the simplest terms.

“We reached new audiences in new ways,” Breitbeil said. “It’s not just the views, not just the clicks, but seeing some of the comments and engagement online. For it to be entertaining and educational is rewarding.”

Chantal Hernandez invited employees to assist in the campaign by posting pictures they see of Penny or re-posting FDIC posts. “I follow the FDIC on LinkedIn and try to re-post anytime there’s a new Penny ad.”

The message to employees, she said, is “that our work matters, and the campaign ads are shining a spotlight on that. What we do has real-world impact for every-day-people, not just banks.”

# AAHNPI Month Speaker Connects Work of the FDIC with Positive Health Outcomes

By Sonya Weakley  
Office of Communications

In his address to FDIC employees in observance of [Asian American, Native Hawaiian, Pacific Islander month](#), Danny Avula, M.D., Commissioner of the Virginia Department of Social Services, shared his thoughts on “the concept of searching for belonging from my perspective as an Indian American who has been on a journey working toward racial healing in our community.”

Speaking on May 28 in the Hove Auditorium in Virginia Square, Avula, who is a public health physician, said analyses of health outcomes in different populations are shaping the current practice of public health to focus on health equity.

He said the model of health equity is a scenario in which everyone has the opportunity to be as healthy as possible through programs, data analysis, policy and a strong infrastructure to deliver services.

“In no small way, it is also the work that you all are doing here at FDIC to create and sustain foundational banking relationships, to help people connect with the financial system, to help households save, to increase access to credit, and help people achieve secure financial futures,” he said.

“Those are huge determinants of positive health outcomes for communities. So the FDIC and many other institutions are just as much a part of creating health well-being and opportunity as the public health center is.”

#### THE ASIAN AMERICAN EXPERIENCE

As the leader of Virginia’s COVID 19 vaccination effort, Avula recalled how reports about the possible origin of the virus from a wet market in China stirred a rash of anti-Asian sentiment from various parts of society that “perpetuated xenophobia and resulted in harsh action toward Asians,” but he added that bias toward Asian Americans is not new.

He pointed to the Chinese Exclusion Act of 1882—the first anti-immigration law—the denial of Asians to become naturalized citizens until the 1940s, freezing of assets in Japanese banks and Japanese

internment camps during World War II, and the backlash against Muslims and South Asians after the September 11, 2001, terrorist attacks.

He provided statistics about Asian Americans indicating that the children are most likely not to have been to a clinic in the past year, adults have less access to providers than white Americans, women were least likely to have had a Pap test, and while certain Asian populations have higher incomes, some groups, such as Cambodian, Hmong and Laotian groups, have significantly higher rates of poverty than other Americans.

“For many Asian Americans, this complex history and the realities of their lived experience really does take its toll on health and well-being,” he said. “It is analyses like these that have helped us to really center health equity in the practice of public health.”

#### THE IMPACT OF COMMUNITY

Regardless of ethnicity, health outcomes are in large part due to social factors like safe communities, strong families, income, and education, which he described as the social determinants of health. “As we study disparate health outcomes among different communities, we have to understand the broader social and cultural context.”

He shared his experience in college working to build relationships and a sense of community across racial lines, and his decision much later to move, along with four of his former college roommates and their families, to a predominantly low-income African American community in Richmond, Virginia, where he also adopted a Black daughter.

“In my time as the Public Health Director and the Commissioner of Social Services, making a choice to be part of a community like this has been transformational for me as a leader. It has taught me so much about the way that I lead and about the way that systems work or do not work for people.”



Danny Avula, M.D., Commissioner of the Virginia Department of Social Services

He referenced a recent report from an organization focused on bridging the divide between communities that concluded that today’s societal divisions are not the result of ideological polarization, but of people separating and segregating themselves due to social and psychological conditions such as fear, anxiety, and a lack of empathy and belonging.

“What this report concludes, and what I have really found to be true in my own personal life and in my work life is that it is in the place of true authentic community that healing begins to take place. I have seen the importance of building trust, understanding, interconnectedness, and bringing people together across dividing lines.”

At the conclusion of the program, Tina Hsu, Senior Counsel, Legal Division, shared information about the Heritage of Asian American Pacific Islanders (HAAPI) Employee Resource Group, which provides resources to employees and conducts events to raise awareness of the Asian American Pacific Islander culture and history.

Dr. Avula’s talk was part of the FDIC’s Diversity and Inclusion Education Series sponsored by the Office of Women and Minority Inclusion (OMWI). The next programs in the series will be observances

see [AAHNPI](#), page 6



of Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ+) Pride Month and Juneteenth in June. This program was recorded. For more information about this event or employee resource groups, contact Joyce M. Hunter in OMWI. 🏠

## Making Passwords Longer Was Not a Short Process

By Sonya Weakley  
Office of Communications

The longer, the better. For passwords at least.

That's the message from the team who worked behind the scenes since January to plan and implement the recent change in the length of FDIC user ID passwords.

As of May 8, 2024, the length of FDIC passwords changed from eight characters to 12, but after employees make their next password change on the previous 90-day schedule, they will only be required to reset them once a year.

"It won't impact anybody until their current password expires," said Mark Krolicki, Senior IT Specialist in the Division of Information Technology (DIT) within the Chief Information Officer Organization (CIOO), adding that the change brings the FDIC in line with current standards.

The eight-character password and 90-day cycle were based on older industry standards, and password cracking has become much more sophisticated.

For example, he said, a [table based on industry research](#) shows that an eight-character password with upper and lower case letters, numbers and special characters would take five days to crack, based on the vast computing power available to advanced hackers.

At the same time, a 12-character password with the same parameters would take 8 million years to crack. Even a 12-character password with just upper and lower case letters would take 20 years, whereas an eight-character

password with just upper and lower case letters would take one minute.

Krolicki, who manages all FDIC service account passwords, which includes more than 37,000 accounts, through CyberArk, the agency's access management system, said making the change required a great deal of organization and communication across several groups within DIT.

### AN INVISIBLE PROCESS

"This took a lot of coordination that required a lot of people to do," Krolicki said. The orchestration was necessary for the process to have the least impact on employees.

"The whole goal is we want to make sure that we don't impact the end user," he added. "We want this to be as smooth and simple as possible, and I think we've accomplished that with the different tasks we were doing. The communication was unreal."

Julian Oviedo, a contractor who works on the Identity Credential and Access Management (ICAM) program team in DIT, [pointed to a number of statistics](#), such as 80 percent of confirmed breaches are related to stolen, weak or reused passwords.

"We don't want an FDIC password to be used on personal accounts because if an organization gets hacked, then they can gain access to FDIC resources," Oviedo said.

Krolicki added that the password change was not the result of any concern about breaches, but was based on new controls that allow DIT to move more

quickly to address security concerns and stay more in line with changing standards.

"All the communication to make this happen – whether it's automated emails, or the service desk responding to people, or KB (Knowledge Base) articles, or documentation or anything in Service Now that might be referencing this, or applications that might be notifying people—all that's been changed behind the scenes," he said.

"Because we don't want to impact people doing their work. It's something that should be done organically, and be part of the regular password reset," he said. "You know how you look at the tip of the iceberg, and there's everything underneath, we're the people you never see."

Oviedo said the process involved a lot of testing up front as well as tracking through the Service Now ticketing system so that application owners could track their work. "We had a corresponding effort on the ICAM team to drive this effort and so Mark graciously allowed us to tag along, he just did a fantastic job."

Krolicki passed the credit to others. "The thing about doing what I do is that I know where the talent is and I pull everybody in, I get organized to talk to people but other people are the heart behind all this." 🏠

## The FDIC Library's Legal Resources

By Kay Lewandowska, Reference and Collection Management Librarian

The FDIC Library's objective is to provide a cost-effective, efficient, and timely support system for the FDIC's operations, research, and information requirements on a national scale, which includes legal, legislative, and security-focused resources.

The library's research collection on these topics provides extensive historical and contemporary coverage. This month, we are highlighting library resources to use as the starting point for legal research.

For a full list or for support with legal or legislative research reach out to the library's reference staff ([library@fdic.gov](mailto:library@fdic.gov)) with your questions. Please note the information about availability and access at the end of each listing.

- [ACAMS's MoneyLaundering.com](#)  
MoneyLaundering.com is the top source for news on financial crime, sanctions and compliance-related issues. Unmatched in editorial coverage, [moneylaundering.com](http://moneylaundering.com) boasts an archive of more than 61,000 news articles, legal records, and legislative and regulatory documents. Their reporters in London, New York and Washington, D.C., regularly break critical stories and provide in-depth coverage of the latest trends in financial crime to help compliance staff protect their financial institutions.  
Moneylaundering.com ensures that the compliance community knows of relevant enforcement actions, prosecutions, and legislative and regulatory initiatives as they commence and gives subscribers access to documents from more than 420 government agencies, international organizations and private institutions around the world. (Password is required. Please contact the library for more information.)
- [The Bluebook](#)  
The Bluebook is the preferred style guide for legal citation in the United States. The online version contains three major parts: a how-to guide for basic legal citation (Bluepages), rules of citation and style, and tables. (Available to all employees. Self-registration required: [Bluebook Account Creation Instructions](#).)
- [Code of Federal Regulations \(HeinOnline\)](#)  
The Code of Federal Regulations (CFR) is the codification of the general and



permanent rules published in the Federal Register by the executive departments and agencies of the federal government. It is divided into 50 titles that represent broad areas subject to federal regulation. Each volume of the CFR is updated once each calendar year and is issued on a quarterly basis. (Available to all FDIC employees.)

- [Congressional Quarterly \(CQ\)](#)  
CQ contains information related to Congress. Users can create numerous reports such as bill status reports, vote scorecards, member fact sheets, bill fact sheets, and others. CQ provides access to information on the congressional schedule, bills, transcripts, members, committees, laws, and regulations. (Available to all FDIC employees. Self-registration required to create alerts.)
- [FDIC Laws, Regulations, and Related Acts](#)  
This FDIC webpage offers a compilation of banking-related material, including the FDIC Act, FDIC regulations, FDIC advisory opinions, FDIC statements of policy, and a selection of banking-related materials issued by other agencies. This page is updated bimonthly and is full-text searchable. (Available to all FDIC employees.)
- [HeinOnline \[User's Guide\] \[U.S. Congressional Documents Quick Reference Guide\]](#)  
HeinOnline contains several legal information libraries, including two large legislative history libraries. (Available to all FDIC employees.)  
Their **Taxation & Economic Reform in America** collection contains PDFs of compiled legislative histories for FIRREA, the FDI Acts of 1933, 1935, 1950, Garn-St. Germain, Gramm-Leach-Bliley, the Federal Reserve Act of 1913, the Bank Holding Company Act of 1956,

and many more.

**GAO Reports and Comptroller General Decisions** contains reports on audits, surveys, investigations, and evaluations of federal programs conducted by the U.S. Government Accountability Office (GAO). All reports except those restricted or classified are included.

**Law Reviews** includes a large collection of archived law reviews, including *Harvard Law Review*, *Yale Law Journal*, and many more.

- [Lexis Advance](#)  
Lexis offers an extensive library of full-text legal, regulatory and legislative documents. Case law, statutes, law reviews, and legal treatises covering state, national and international legal resources, are available online. (Access limited to library staff. Please contact the library and we will pull information for you.)
- [LexisNexis Digital Library](#)  
The LexisNexis Digital Library offers online access to legal and non-legal books. Users can read more than 900 titles under 39 different subjects such as Banking Law, Business Law, Consumer Protection, Bankruptcy, and other relevant topics. You can check out recent additions here. (Available to all FDIC employees on-site. If you would like to read eBooks or listen to audiobooks on your personal device, please contact the library.)
- [National Consumer Law Center \[Searching Tips\]](#)  
The National Consumer Law Center provides a searchable collection of 21 consumer law treatises. The treatises cover topics such as fair debt collections, mortgage lending, truth in lending, unfair and deceptive acts and practices, consumer class actions, surviving debt, HUD housing programs: tenant's rights,

see [Legal Resources](#), page 8

and others. The National Consumer Law Center also provides sample pleadings, practice aids, and primary sources. Users also have the option of viewing treatise histories. (Available to all FDIC employees.)

- [Westlaw](#) [Quick Reference Guide]

Westlaw is the FDIC's preferred legal research database. It contains the full text of federal and state statutes, regulations, and case law. Among the legal documents available are the *United States Code*, the *Congressional Record*, the *Federal Register*, the *Code of Federal Regulations*, and federal court decisions and briefs. The Legal Research Bank, FDIC's private repository on Westlaw, contains documents, memoranda and briefs compiled by the FDIC that provide background on issues of interest to the agency. Westlaw also provides access to dockets, which is extremely useful.

Westlaw deactivates accounts after 30 days of inactivity. To maintain access, please login every 30 days and run at least one search. In the event your account is deactivated, contact the library for assistance. (Licenses are limited. Please contact the library for more information.)

- Library Staff

Our reference staff answers several hundred research questions a month from FDIC examiners, case managers, economists, analysts, and lawyers. Our support ranges from researching the legislative history of a particular statute, to running a credit report or public records search, to providing you with the latest rating agency analysis or a broker report that will give you the insights you need to do your job. Our staff have the knowledge (extensive), experience (decades-long), and resources (numerous) to help you find the information you need. Library staff is available to assist employees in locating, accessing, and using resources in our collection, or if you need help researching a topic, please contact us for assistance at [library@fdic.gov](mailto:library@fdic.gov).

*This article is part of an ongoing series of contributions from the FDIC Library.* 🏠

## Briefs

### McKernan, Hsu to Testify at House Hearing on FDIC Workplace Culture

On Wednesday, June 12, FDIC Directors Jonathan McKernan and Michael J. Hsu will testify at a hearing of the House Committee on Financial Services. The hearing will examine the independent, third-party review conducted by Cleary Gottlieb and its findings and recommendations. [Click here](#) for more information and to watch the hearing live.

## Moving On

**Name:** Kate Spears

**Most recent position:** Senior Consumer Affairs Specialist

**Division / Office:** Division of Depositor and Consumer Protection (DCP)

**Location:** Headquarters

**When and where joined the FDIC:**

Headquarters, 1994. Worked in the former Division of Compliance and Consumer Affairs (DCA), the former Division of Supervision and Consumer Protection (DSC), and DCP in the role of a Deposit Insurance Specialist.

**Other Experience:** Began working for the Federal Savings and Loan Insurance Corporation (FSLIC) Insurance Division in January 1988. Transitioned to the Resolution Trust Corporation (RTC) in August 1994, working in both the RTC Press Office as well as Conservatorship Operations.

**Retirement Date:** June 29, 2024

**Plans for retirement:** Travel, Community work, Volunteering

**Comments and thoughts:** I've enjoyed my 36+ years working with Bankers and Consumers, helping them ensure that deposits are safe. I've had a number of roles over the years, from working Public Confidence on Savings and Loan closings

### View the FDIC Board of Directors June Meeting

The [FDIC Board of Directors](#) will meet at 10 a.m. Thursday, June 20, 2024, in the Main Building [via webcast](#). The Board will consider and discuss the Final Rule to Revise 12 C.F.R. § 360.10 and Associated Delegations of Authority and Certain Merger and Deposit Insurance Applications Outstanding for More Than 270 Days. Other items are [on the agenda](#) for single vote only and no discussion. 🏠



**Kate Spears**

and conservatorships, to responding to inquiries from the press and participating in media interviews with the RTC, and finally serving as a Senior Deposit Insurance Specialist. My work has been rewarding, and I've been extremely lucky to have an absolutely awesome, supportive, and talented team to work with over the years. 🏠

## In Memoriam

### Vincent "Vince" Moore

Former Special Service Specialist in DOA

Reprinted from [funeral home announcement](#)

Vincent "Vince" Moore, a veteran of the Vietnam War, departed this life on Friday, May 3, 2024, at Holy Cross Hospital in Silver Spring, MD after an extended illness. He was born November 24, 1948, to the late Morris Moore, Jr and Audrey Vonzella (nee Lemons) Moore in Washington, DC.

He was raised in Wahington, DC where he attended DC public schools, and graduated from Spingarn High School in 1967. Shortly after high school, Vincent enlisted in the United States Marine Corp. He was stationed at Camp Pendelton, California before beginning a tour of duty in Vietnam from August 1968 to January 1970. During his service, Vince earned a Good Conduct Medal, National Defense Service Medal, Vietnam Campaign Medal, Rifle Marksman Badge, Vietnam Service Medal, and Combat Action Ribbon. He was Honorably Discharged at the rank of Lance Corporal, the highest rank achievable by a non-commissioned Marine. Upon discharge from the military, Vince enrolled in the Washington Technical Institute where he earned an associate's degree in Audiovisual Technology in 1975.

Vince spent his entire career of 51 years at the Federal Deposit Insurance Corporation (FDIC) in Arlington, VA before retiring in 2020 as a Special Service Specialist in the Division of Administration. He loved his job and co-workers; some becoming life-long friends.

Vince was an avid sports fan, who in his youth played basketball from dawn to dusk at Watts Branch Playground, now

known as Marvin Gaye Park, directly across the street from his family home on Banks Place, NE, DC. When viewing games on television he was a loyal fan of his favorite teams: the NFL Washington Commanders (formerly Redskins) and the NBA Washington Wizards. He also enjoyed roller skating and served as an "usher" at the DC Kalorama Roller Rink (was National Arena) during the 60's/70's. However, dancing was his forte. He could skillfully perform the Bop, DC hand dancing and any other popular dance over the years. Later in life, he enjoyed traveling with friends, and riding his bike.

### Vincent's FDIC colleagues had much to say about his life and work:

Janice Bynum, Division of Finance, writes "I've known and worked with Vince for over 41 years, our friendship lasted long after I left the Training Center. I didn't marry until late, but Vince was the first one I told and invited to the wedding. He not only came, but he was the one who caught the garter and what a show he put on! I could never have scripted the fun and joy that Vince brought to my special day. But that is only a small sample of the stories we all have to tell about Vince. It has been such a blessing to have had such a colleague and friend to share the years of our lives with. Vince's legacy is one of a courageous, compassionate, man with an exceptional life story, unparalleled integrity, countless friends, and a family that loved him. What a legacy it is to be remembered and truly, dearly missed by those who love you. And, what a legacy it is to be remembered because of that love. I will miss him, but I feel so honored to have known him."

Kathleen (Kathy) Halpin, former Senior Claims Administration Analyst, Division

of Resolutions and Receiverships, writes, "I'm very saddened to learn of Vince's passing away. Vince was a caring and wonderful coworker, and did his job with such pleasure and joy. He was always there to help when needed. You will surely be missed by your loved ones Vince!!!"

Martha Duncan (retired) writes "Vince, you will truly be missed. You were one of the first people I ever met and FDIC at the training facility in Rosslyn, VA. You remembered my name even when I wouldn't see you for years. I will always remember your smiling face and your expertise in your field. You definitely made every meeting function more smoothly."

Linda D. West (retired) writes, "I met Vince many years ago when I started my career with FDIC. He was always very pleasant and always smiling from the time I met him until my retirement in 2018. My deepest condolences to his family. I am praying that God grant you His peace and comfort during this time." 🏠