



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-25-2018**  
**May 9, 2018**

## **Deposit Insurance Coverage Seminars**

### **Free Nationwide Seminars for Bank Officers and Employees**

**Summary:** The FDIC will conduct four identical live seminars on FDIC deposit insurance coverage for bank employees and bank officers between May 24, 2018, and November 26, 2018. In addition to a comprehensive overview of FDIC deposit insurance rules, the seminars now include deposit insurance coverage information on signature card requirements for joint accounts, Prepaid Cards, Bank Trade names, Health Savings Accounts, 529 plan accounts, and 529 Achieving a Better Life Experience (ABLE) plan accounts. The presentation provides an overview of some of the most popular deposit insurance resources such as: (a) the FDIC's Electronic Deposit Insurance Estimator (EDIE), which is an interactive tool used to calculate deposit insurance coverage; (b) the FDIC's BankFind Directory, which allows users to confirm if a bank is FDIC-insured; and (c) the FDIC's Financial Institution Employee's Guide to Deposit Insurance, which was developed to assist bankers in providing detailed information about deposit insurance coverage to their customers.

Also, the FDIC has developed three separate Deposit Insurance Coverage Seminars for bank officers and employees that are available on the FDIC's YouTube channel. Both the live and YouTube deposit insurance coverage seminars will provide bank employees with an understanding of how to calculate deposit insurance coverage. The live seminars each provide a comprehensive overview of FDIC deposit insurance.

**Statement of Applicability to Institutions Under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised institutions.

**Distribution:**  
FDIC-Insured Institutions

**Suggested Routing:**  
Chief Executive Officer  
Head of Deposit Insurance and Branch Operations  
Chief Compliance Officer  
Training Officer  
Branch Managers

**Related Topics:**  
[FDIC Deposit Insurance Regulations 12 C.F.R. Part 330](#)

**Attachment:**  
[Deposit Insurance Coverage: Free Nationwide Seminars for Bank Officers and Employees](#)

**Contact:**  
FDIC Call Center at 1-877-275-3342  
Vonda Bailey, Senior Consumer Affairs Specialist, at [Vbailey@FDIC.gov](mailto:Vbailey@FDIC.gov) or (202) 898-7219

**Note:**  
FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's website at [www.fdic.gov/news/news/financial/2018/](http://www.fdic.gov/news/news/financial/2018/)

To receive FILs electronically, please visit [www.fdic.gov/about/subscriptions/fil.html](http://www.fdic.gov/about/subscriptions/fil.html)

Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200)

**Highlights:**

- Live seminars on deposit insurance rules for bank officers and bank employees will be conducted via Cisco WebEx conferencing software between May 24, 2018, and November 26, 2018. Each identical live seminar will last approximately 120 minutes and include a question-and-answer session with FDIC subject matter experts.
- The live seminars are free, but advance registration is required. See the attachment for registration instructions, including the specific dates and registration deadlines.
- Each of the live seminars will link to a slide presentation, and participants are strongly encouraged to have a copy of the PowerPoint slides during the audio presentation. See the attachment for accessing the slide presentation.
- Three self-study seminars on other deposit insurance issues also are available on FDIC's YouTube Channel. The topics include: (1) Fundamentals of Deposit Insurance Coverage; (2) Revocable Trust; and (3) Advanced Topics. See the attachment for instructions to access the YouTube seminars. [www.fdic.gov/deposit/seminars.html](http://www.fdic.gov/deposit/seminars.html)

## Deposit Insurance Coverage Free Nationwide Seminars for Bank Officers and Employees

The FDIC will conduct four identical live seminars on FDIC deposit insurance coverage for bank employees and bank officers between May 24, 2018, and November 26, 2018, via Cisco WebEx conferencing software.

In addition, the FDIC developed three separate Deposit Insurance Coverage Seminars for bank officers and employees that are available on the FDIC's YouTube channel. The YouTube seminars are pre-recorded and intended to be used on a self-study basis. Both the live seminars and the YouTube sessions will provide bank employees with an understanding of how to calculate deposit insurance coverage.

The seminar topics have been structured as follows:

### **Live Seminars:**

This seminar will offer a comprehensive overview of FDIC deposit insurance rules. The session is ideal for bank employees seeking a broad understanding of FDIC deposit insurance coverage rules. For more complex issues, this seminar will refer to the YouTube videos, as described below, for additional information. The live seminars will be followed by a question-and-answer session with FDIC subject matter experts.

The seminars are free, but advance registration is required. Upon completing the registration process, participants will receive an RSVP email confirmation. If you register, but do not receive an email confirmation, verify the email address provided and repeat the registration process.

The email confirmation will contain a "Join the meeting" link that automatically connects to the Cisco WebEx conference software and links participants to the seminar. The session will be available 20 minutes prior to the scheduled start time of each event. **If this is the first time you are joining a meeting, you may need to install Cisco WebEx software before you can join the session.** You must log in to join Cisco WebEx **and** dial into a conference call for the audio component of the presentation, including the question-and-answer session.

Registration procedures and instructions for accessing the seminar slide presentations are included in the attachment. The PowerPoint presentation is subject to change based on the adoption of any statutory, regulatory, or policy changes affecting the calculation of deposit insurance coverage.

### **YouTube Sessions:**

The objective of the self-study seminars is to provide bank employees with in-depth knowledge of FDIC's deposit insurance rules needed to assist depositors in correctly determining their deposit insurance coverage. The FDIC will update these self-study seminars later in the year. A notice will be posted on the FDIC deposit insurance webpage.

The three self-study seminars are available on the FDIC's YouTube channel:

- "[Fundamentals of Deposit Insurance Coverage](#)" provides an overview of the rules for determining coverage for the nine most common account ownership categories. This video presentation lasts 62 minutes.
- "[Deposit Insurance Coverage for Revocable Trust Accounts](#)" focuses on the rules for informal and formal revocable trust accounts. This video presentation lasts 47 minutes.

- “[Advanced Topics in Deposit Insurance Coverage](#)” focuses on government accounts, mortgage servicing accounts, bank mergers, pass-through deposit insurance coverage as well as other deposit insurance topics. This video presentation lasts 28 minutes.

Participation in the seminars and the YouTube sessions is strictly voluntary and open to employees and officials of all FDIC-insured depository institutions.

Questions about the live seminars or the YouTube videos may be sent to:

[DIBankerSeminars@fdic.gov](mailto:DIBankerSeminars@fdic.gov) or you may call 1-877-275-3342 and ask to speak to a subject matter expert in the Deposit Insurance Section.

## Free and Live Nationwide Seminars for Bank Officers and Employees

The FDIC will conduct four identical live seminars on FDIC deposit insurance coverage for bank employees and bank officers between May 24, 2018, and November 26, 2018. In addition, the FDIC has developed three separate [Deposit Insurance Coverage seminars](#) for bank officers and employees, which are available on the FDIC's YouTube channel.

### Registering for the live seminars

Seminar participants must register at least two business days prior to the event by following these steps:

1. Go to [www.mymeetings.com/rsvp](http://www.mymeetings.com/rsvp).
2. Enter the conference number for the specific seminar, as detailed below.
3. Enter **3895681** for the pass code
4. Leave the PIN number field blank.
5. Click on the "Proceed" button
6. On the next page, provide your name, email address, answer the four questions and then click the "Proceed" button.
7. Once you have received your email confirmation, you can join the seminar directly from the email invitation, which contains a "Join the meeting" link. Once you click on the link, it will automatically start the Cisco WebEx conference and connect you to the seminar. Once you are connected, confirm that you have read the conferencing privacy policy and then click the "Proceed" button. The session will be available 20 minutes before the scheduled start time of each event. If this is the first time that you are joining a meeting, you may need to install Cisco WebEx software before you can join the session. Also, you may need to uncheck your pop-up blocker. Once you have installed Cisco WebEx, you will not be required to reinstall the software for any subsequent seminars. We recommend you use a laptop or desktop to access the event. Mobile devices such as iPads, tablets and smart phones are not compatible with this software.
8. In addition to the link to join the conference, you also will receive a call-in number for the audio component of the event. Participants must dial into the teleconference for the audio portion of the presentation as well as for the question-and-answer session.

Comprehensive Deposit Insurance Seminar for Bankers		
Date	Starting Time (EST)	Conference Number
May 24	1:00 pm	7399530
July 18	2:00 pm	7447750
September 20	3:00 pm	7447753
November 26	1:00 pm	7447776

### Accessing the Slide Presentation for the Live Seminars

Note that slide revisions could be required if there are any legislative, regulatory, or policy changes that affect the calculation of deposit insurance coverage. The seminar will use the most up-to-date PowerPoint presentation.

### Comprehensive Deposit Insurance Seminar for Bankers:

[PowerPoint format](#) – ([PowerPoint Help](#))

[PDF format](#) - ([PDF Help](#))

## **YouTube Sessions**

You can access the YouTube Video presentations at the following links:

1. Fundamentals of Deposit Insurance Coverage:  
<https://www.youtube.com/watch?v=OqM4uGkFCXU>
2. Deposit Insurance Coverage for Revocable Trust Accounts  
<https://www.youtube.com/watch?v=pUYZRPpTfVo>
3. Advanced Topics in Deposit Insurance Coverage  
<https://www.youtube.com/watch?v=X3Vr7EfOG9w>

Contact the FDIC Call Center at 877-ASK-FDIC (877-275-3342) for additional information about the FDIC's 2018 seminars.

We look forward to your institution's participation in these seminars.