

Financial Institution Letters

Issued July 31, 2013 to July 2, 2014

| FIL | Title | Summary | For banks < \$1B? |
|-------------------------|---|--|-------------------|
| 2014 | | | |
| July | | | |
| 33-2014 | Interagency Guidance on Home Equity Lines of Credit (HELOCs) Nearing the End-of-Draw Period | The <i>Interagency Guidance on Home Equity Lines of Credit Nearing their End-of-Draw Period</i> recognizes that some institutions and borrowers may face challenges as HELOCs near their end-of-draw period. Many borrowers will have the financial capacity to meet their contractual obligations as HELOCs transition from the draw period to an amortizing or balloon payment. However, some borrowers may have difficulty meeting higher payments resulting from principal amortization or an interest rate reset, or refinancing an existing loan due to changes in financial circumstances or declines in property values since the HELOC's origination date. The HELOC guidance provides a framework for managing HELOCs nearing their end-of draw period and communicating and prudently working with HELOC borrowers experiencing financial difficulties. | Y |
| June | | | |
| 32-2014 | Proposed Regulatory Capital Reporting Changes | The agencies are requesting comments on proposed revisions to the risk-weighted assets portion of schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income. These proposed reporting changes would incorporate Part II of Schedule RC-R the standardized approach for calculating risk weighted assets under the agencies' revised regulatory capital rules. A limited change to Schedule RC-L, Derivatives and Off-Balance Sheet Items, would revise the reporting of securities borrowed. These proposed Call Report Changes would take effect March 31, 2015. | Y |
| 31-2014 | Proposed Regulatory Capital Reporting Changes | The agencies are requesting comment on proposed revisions to the risk-weighted assets portion of Schedule RC-R, Regulatory Capital. The agencies are also proposing changes to the report of securities borrowed on report RC-L. | Y |
| 30-2014 | Intercompany Income Tax Allocation Agreements Addendum to Policy Statement | The federal banking agencies have approved an addendum that supplements and clarifies the 1998 <i>Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure</i> . The agencies are issuing the addendum to ensure that insured depository institutions in a consolidated group maintain an appropriate relationship regarding the payment of taxes and the treatment of tax refunds. | Y |
| 29-2014 | Summary of Deposits Survey Filing for June 30, 2014 | The Summary of Deposits (SOD) is the annual survey of branch office deposits as of June 30 for all FDIC-insured institutions, including insured U.S. branches of foreign banks. All institutions with branch offices are required to submit the survey; institutions with only a main office are exempt. All survey responses are required by July 31, 2014. No filing extensions will be granted. | Y |

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May

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| 28-2014 | Interagency Statement on Increased Flood Insurance Coverage for "Other Residential Buildings" | The Agencies are issuing an interagency statement regarding the new National Flood Insurance Program maximum limit of flood insurance coverage for non-condominium residential buildings designed for use for five or more families (classified by the NFIP as "Other Residential Buildings"). The guidance discusses the agencies' expectations and a financial institution's responsibilities when, as a result of the increase in the maximum limit of building coverage for such properties, a financial institution determines that a building securing a designated loan is covered by flood insurance in an amount less than the amount required under federal flood insurance law. | Y |
| 27-2014 | FDIC Announces Upcoming Community Affairs Webinar. <i>Innovation at Work: Financial Empowerment Programs</i> | The FDIC's Division of Depositor and Consumer Protection (DCP) Community Affairs Branch will host a webinar titled <i>Innovation at Work: Financial Empowerment Programs</i> . Leading practitioners in the growing financial capability movement will discuss programs underway in communities across the country. Guest presenters from Neighbor Works, the Local Initiatives Support Corporation, and the Cities for Financial Empowerment Fund will describe their programs and share their success stories. This webinar is part of an ongoing series of webinars highlighting strategies institutions can use to promote community development and expand access to the banking system. | Y |
| 26-2014 | FDIC releases Resource Guide to Help Financial Institutions Evaluate Opportunities to Collaborate with Community Development Financial Institutions | The FDIC has produced a resource guide, <i>Strategies for Community Banks to Develop Partnerships with Community Development Financial Institutions</i> , to inform FDIC-supervised institutions of strategies to meet community credit and development needs and receive consideration under the Community Reinvestment Act (CRA) through collaboration with community development financial institutions (CDFIs). The guide contains information to help community banks identify and evaluate opportunities to collaborate with CDFIs providing financial products and services to underserved markets. The guide describes the key characteristics of CDFIs and the types of investments that can support them. It also discusses steps to consider when assessing bank/CDFI partnerships and how these activities may enhance CRA performance. | Y |
| 25-2014 | Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Florida affected by Severe Storms, Tornadoes, Straight-Line Winds, and Flooding | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and to facilitate recovery in affected areas of Florida. | Y |

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| 24-2014 | Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Alabama Affected by Severe Storms, Tornadoes, Straight-Line Winds, and Flooding | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and to facilitate recovery in areas of Alabama affected by severe weather. | Y |
| 23-2014 | Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Mississippi Affected by Severe Storms, Tornadoes, and Flooding | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and to facilitate recovery in affected areas of Mississippi. | Y |
| <i>April</i> | | | |
| 22-2014 | Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Arkansas Affected by Severe Storms, Tornadoes, and Flooding | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and to facilitate recovery in affected areas of Arkansas. | Y |
| 21-2014 | Webinar on Senior Management's Role in Cybersecurity | The FFIEC will host a free webinar entitled <i>Executive Leadership of Cybersecurity: What Today's CEO Needs to Know About the Threats They Don't See</i> . | Y |
| 20-2014 | Regulatory Capital Rules. Regulatory Capital, Proposed Revisions to the Supplementary Leverage Ratio | The federal banking agencies have issued the attached joint notice of proposed rulemaking (NPR) that would revise the denominator of the supplementary leverage ratio (total leverage exposure) under the raised regulatory capital rule adopted by the agencies in July 2013. | N |
| 19-2014 | Regulatory Capital Rules. Regulatory Capital, Enhanced Supplementary Leverage Ratio Standards for Certain Bank Holding Companies and their Subsidiary Insured Depository Institutions | The Federal banking agencies have issued the attached joint final rule that strengthens the leverage requirements applicable to the largest, most systemically important banking organizations and their subsidiary insured depository institutions. | N |

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| 18-2014 | Regulatory Capital Rules. Regulatory Capital, Implementation of Basel III, Capital Adequacy, Transition Provisions, Prompt Corrective Action, Standardized Approach for Risk-Weighted Assets, Market Discipline and Disclosure Requirements, Advanced Approaches Risk-Based Capital Rule, and Market Risk Capital Rule | The FDIC is adopting as final an interim final rule that revises the risk-based and leverage capital requirements for FDIC-supervised institutions, with no substantive changes. The final rule contains regulatory text identical to the common rule adopted by the Board of Governors of the Federal Reserve System and the Office of the Comptroller of the Currency. | Y |
| 17-2014 | Deposit Insurance Coverage <i>Free Nationwide Seminars for Bank Officers and Employees</i> | The FDIC will conduct the following 12 free seminars on deposit insurance coverage for bank officers and employees. Four sessions on "Fundamentals of Deposit Insurance Coverage", which will provide an overview of the rules for determining deposit insurance coverage for the nine most common account ownership categories. Four sessions on "Deposit Insurance Coverage for Revocable Trust Accounts" which will focus on the rules for informal and formal revocable trust accounts. Four sessions on "Advanced Topics in Deposit Insurance Coverage" which will focus on government accounts, mortgage servicing accounts, bank mergers, pass-through deposit insurance coverage, and other deposit insurance topics. | Y |
| 16-2014 | Technology Alert: OpenSSL "Heartbleed" Vulnerability | The FDIC, as a member of the FFIEC, is issuing the attached alert advising financial institutions of a material security vulnerability in Open SSL, a popular cryptographic library used to authenticate Internet services and encrypt sensitive information. | Y |
| 15-2014 | Consolidate Reports of Condition and Income | Covers Several Call Report revisions that will be implemented this quarter. | Y |
| 14-2014 | Consolidate Reports of Condition and Income for First Quarter 2014 | Provides Deadline and reminders for filing the March 31, 2014 Call Report. | Y |
| 13-2014 | Technology Outsourcing: Informational Tools for Community Bankers | The three attached FDIC Technology Outsourcing documents are being re-issued as an information resource to community banks on how to select service providers, draft contract terms, and oversee multiple service providers when outsourcing for technology products and services. The documents are not examination procedures or official guidance but, rather, informational tools. | Y |
| 12-2014 | Guidance to Help Financial Institutions and Facilitate Recover in Areas of Washington state Affected by Flooding and Mudslides | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and to facilitate recovery in affected areas of Washington State. | Y |

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| 11-2014 | Distributed Denial of Service (DDoS) Attacks | The FDIC as a member of the FFIEC, has issued the attached statement to notify institutions of the risks associated with the continued distributed denial of service (Dodos) attacks on public-facing Web sites and the steps institutions are expected to take to address the risks posed by such attacks. | Y |
| 10-2014 | ATM and Card Authorization Systems | The FDIC, as a member of the FFIEC, is issuing the attached statement describing risks related to recent cyber-attacks on ATMs and card authorization systems that have resulted in larger dollar frauds. These attacks are known as Unlimited Operations. The FDIC expects financial institutions to take steps to address this threat by reviewing the adequacy of their controls over their IT networks, card issuer authorization systems, systems that manage ATM parameters, and fraud detection and response processes. | Y |
| <i>February</i> | | | |
| 9-2014 | Interagency Consumer Compliance Examination Procedures for Mortgage Rules Pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act | The FDIC has released revised interagency consumer compliance examination procedures for the mortgage rules issued pursuant to the Dodd-Frank Act. The release of these examination procedures is part of the FDIC's ongoing efforts to inform supervised institutions about important bank regulatory developments in order to promote transparency in the FDIC's supervisory program. The examination procedures should be helpful to financial institutions seeking to better understand the areas the FDIC will focus on as part of the examination process. | Y |
| 8-2014 | Paying Agent Notification Requirements | On January 23, 2013, the SEC amended Exchange Act Rule 17Ad-17 to implement the requirements of section 929W of the <i>Dodd-Frank Wall Street Reform and Consumer Protection Act</i> . The amendment adds to Rule 17Ad-17 a requirement that "paying agents" send a one-time notification to "unresponsive payees" stating that the agent has sent a security holder a check that has not yet been negotiated. The effective date for the amendments is January 23, 2014. Therefore, the first potential notice to unresponsive payees would be due not later than August 23, 2014. | Y |
| 7-2014 | Recordkeeping and Confirmation Requirements for Securities Transactions | On December 10, 2013 the FDIC approved a Final Rule amending 12CFR Part 344 to establish uniform recordkeeping and confirmation requirements for all FDIC-supervised institutions. The final Rule also increased the threshold for certain recordkeeping requirements, lessening industry burden. | Y |

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| January | | | |
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| 6-2014 | Registration of Municipal Advisors - Final Rule | Section 975 of the <i>Dodd-Frank Wall Street Reform and consumer Protection Act</i> made it unlawful for "municipal advisors," as defined in the act, to provide certain advice to or solicit municipal entities or certain other persons without registering with the SEC. On September 10, 2013, the SEC issued a final rule implementing the act establishing a permanent registration system for municipal advisors. In a separate release, the SEC extended the expiration date of the temporary registration system until December 31, 2014, to provide a transition between the temporary and permanent registration systems. The final rule is effective July 1, 2014. | Y |
| 5-2014 | FDIC Announces Upcoming Community Affairs Webinar: <i>Savings Strategies During America Saves Week 2014</i> | The FDIC's Division of Depositor and Consumer Protection (DCP) Community Affairs Branch will host a webinar titled <i>Savings Strategies During America Saves Week 2014</i> on February 4, 2014. The webinar will highlight potential strategies and approaches for institutions to consider pursuing to promote savings during <i>America Saves Week</i> . The webinar is one in a series of webinars highlighting strategies institutions can use to promote community development and expand access to the banking system. | Y |
| 4-2014 | Revisions to Regulatory Reports | The FFIEC has approved several revisions opt the Consolidated Reports of Condition and Income for implementation as of March 31, 2014 and March 31, 2015. The FFIEC also has approved revisions to the FFIEC 101, Regulatory Capital Reporting for institutions subject to the Advanced Capital Adequacy Framework, that will take effect March 31, 2014. These regulatory reporting revisions are subject to approval by the US office of Management and Budget. | Y (Partially) |
| 3-2014 | Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report | Advises on Certain Changes to the Call report that will take effect March 31, 2014 and March 31, 2015. | Y |
| 2-2014 | Consolidated Reports of Condition and Income | The Consolidated Reports of Condition and Income for the December 31, 2013, report date must be received by Thursday, January 30, 2014. Certain Institutions with foreign offices have an additional five calendar days to submit their reports. | Y |
| 1-2014 | Consolidate Reports of Condition and Income (Call Report) for Fourth Quarter 2013 | Provides deadline and reminders for filing the December 31, 2013 Call Report | Y |

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2013

December

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| 62-2013 | Statement Regarding Treatment of Certain Collateralized Debt Obligations Backed by Trust Preferred Securities under the Rules implementing Section 619 of the Dodd-Frank Wall Street Reform and Consumer Protection Act | The agencies, along with the SEC, have issued a statement regarding the treatment of Collateralized Debt Obligations that contain Trust Preferred Securities (TruPS) under section 13 of the Bank Holding Company Act, which implements section 619 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), also known as the "Volcker Rule." The Agencies are currently considering whether it would be appropriate and consistent with the Dodd-Frank Act not to subject TruPS CDOs to the investment prohibitions of the Volcker Rule. | Y |
| 61-2013 | Interagency Income Tax Allocation Agreements. Proposed Addendum to the Interagency Policy Statement | The agencies are requesting comment on a proposed addendum that would supplement and clarify the 1998 <i>Interagency Policy Statement on Income Tax Allocation in a Holding Company Structure</i> . The propose addendum is intended to ensure that insured depository institutions in a consolidated group maintain an appropriate relationship regarding the payment of taxes and the treatment of tax refunds. | Y |
| 60-2013 | Supervisory Insights Journal Winter 2013 Issue Now Available | The Winter 2013 issue of Supervisory Insights features articles of interest to examiners, bankers, and supervisors. These articles address the importance of effective interest-rate risk management, results of the FDIC's Credit and Consumer Products/Services Survey, and the new Basel III definition of capital. | Y (Not supervisory Guidance) |
| 59-2013 | Qualified and Non-Qualified Mortgage Loans. Interagency Statement on Supervisory Approach | The agencies recognize that many institutions are assessing how to implement the Ability-to-Repay and Qualified Mortgage (QM) Standards Rule issued by the Consumer Financial Protection Bureau. The agencies will not subject a residential mortgage loan to regulatory criticism based solely on the loan's status as a QM or a non-QM. | Y |
| 58-2013 | Volcker Rule. Prohibitions on Proprietary Trading and Certain Relationships with Hedge Funds and Private Equity Funds | The Agencies, the SEC, and the Commodity Future Trading Commission, have issued final rules to implement section 619 of the Dodd-Frank Wall Street Reform and Consumer Protection Act, also known as the "Volcker Rule." The Volcker Rule generally prohibits any banking entity from engaging in proprietary trading or acquiring or retaining an ownership interest in, sponsoring, or having certain relationships with a hedge fund or private equity fund (covered fund), subject to certain exemptions. | Y |
| 57-2013 | Banker Teleconference Series | Staff from the FDIC's Division of Depositor and Consumer Protection are conducting a banker teleconference to keep open lines of communication and to update bankers on important banking regulatory and emerging issues in the compliance and consumer protection area. | Y |

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| 56-2013 | Social Media: Consumer Compliance Risk Management Guidance | The FFIEC on behalf of its members, released final guidance on the applicability of consumer protection and compliance laws, regulations, and policies to activities conducted via social media by banks, savings associations, and credit unions, as well as nonbank entities supervised by the Consumer Financial Protection Bureau. The guidance provides considerations that financial institutions may find useful in conducting risk assessments and developing and evaluating policies and procedures regarding social media. | Y |
| <i>November</i> | | | |
| 55-2013 | Guidance to Help Financial Institutions and Facilitate Recover in Areas of Illinois Affected by Severe Storms, Straight-Line Winds, and TORNADOS | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in affected areas of Illinois. | Y |
| 54-2013 | Regulatory Capital Estimation Tool for Community Banks | The FDIC has made available a regulatory capital estimation tool to help community banks evaluate the potential impact of the recently published interim final capital rule on their capital ratios. Banks can access the regulatory estimation tool at http://www.fdic.gov/regulations/capital/Bank_Estimation_Tool.xlsm . | Y |
| 53-2013 | FDIC Announces Upcoming community Affairs Webinar: <i>Lending in Native Communities: From Opportunity to Success</i> | The FDIC's Division of Depositor and Consumer Protection (DCP) Community Affairs Branch will host a webinar on November 22, 2013. The webinar will include examples of successful bank efforts to expand economic inclusion and lending in Native American, Alaska Native, and Hawaiian American communities. This is the fifth in a series of webinars highlighting strategies institutions can use to promote community development and expand access to the banking system. | Y |
| <i>October</i> | | | |
| 52-2013 | Liquidity Coverage Ratio: Proposed Rule | The Agencies are requesting comment on a proposed rule that would implement a quantitative liquidity requirement consistent with the liquidity coverage ratio (LCR) established by the Basel Committee on Banking Supervision. The requirement is designed to promote the short-term resilience of the liquidity risk profile of international banking organizations and enhance improvements in the measurement and management of liquidity risk. | N |

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| 51-2013 | Uniform Agreement on the Classification and Appraisal of Securities Held by Financial Institutions | The agencies are updating and revising the <i>2004 Uniform Agreement on the Classification of Assets and Appraisal of Securities Held by Banks and Thrifts</i> . The statement reiterates the importance of a robust investment analysis process and the agencies' longstanding asset classification definitions. It also addresses Section 939A of the <i>Dodd-Frank Wall Street Reform and Consumer Protection Act</i> , which directed the agencies to remove any reference to or requirement of reliance on credit ratings in the regulations and replace them with appropriate standards of creditworthiness. State nonmember institutions should use this statement for the classification and treatment of investment securities. | Y |
| 50-2013 | Troubled Debt Restructurings Interagency Supervisory Guidance | The agencies have jointly issued supervisory guidance clarifying certain issues related to the accounting treatment and regulatory classification of commercial and residential real estate loans that have undergone troubled debt restructurings (TDRs). The agencies' guidance reiterates key aspects of previously issued guidance and discusses the definition of a collateral-dependent loan and the classification and charge-off treatment for impaired loans, including TDRs. | Y |
| 49-2013 | Annual Stress-Test Reporting Template and Documentation for Covered Banks with Total Consolidated Assets of \$10 Billion to \$50 Billion | The FDIC is issuing notice to describe the reports and information required to meet the reporting requirements under section 165(i)(2) of the <i>Dodd-Frank Wall Street Reform and Consumer Protection Act</i> for covered banks with total consolidated assets between \$10 billion and \$50 billion. | N |
| 48-2013 | Joint Notice of Proposed Rulemaking on Loans in Areas Having Special Flood Hazards | The Agencies are issuing a joint notice of proposed rulemaking to amend regulations regarding loans in special flood hazard areas. The proposed rule would implement certain provisions of the Biggert-Waters Flood Insurance Reform Act of 2012 regarding acceptance of private flood insurance, escrowing flood insurance payments, and force-placement of flood insurance. | Y |
| 47-2013 | Director and Officer Liability Insurance Policies, Exclusions, and Indemnification for Civil Money Penalties | Discusses the importance of thoroughly reviewing and understanding the risks associated with coverage exclusions contained in director and officer liability insurance policies. Additionally, the FDIC is issuing a reminder that an insured depository institution or depository institution holding company may not purchase an insurance policy that would indemnify institution-affiliated parties (IAPs) for civil money penalties (CMPs) assessed against them. Even if the IAP agrees to reimburse the depository institution for the cost of such coverage, the purchase of the insurance policy by the depository institution is prohibited. | Y |
| 46-2013 | Managing Sensitivity to Market Risk in a Challenging Interest Rate Environment | The FDIC is re-emphasizing the importance of prudent interest rate risk oversight and risk management processes to ensure FDIC-supervised institutions are prepared for a period of rising interest rates. | Y |

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| 45-2013 | Consolidate Reports of Condition and Income | The Consolidated Reports of Condition and Income for the September 30, 2013, report date must be received by Wednesday, October 30, 2013. Certain Institutions with foreign offices have an additional five calendar days to submit their reports. | Y |
| 44-2013 | Consolidated Reports of Condition and Income for Third Quarter 2013 | Provides deadline and reminders for Filing September 30, 2013 Call Report | Y |
| <i>September</i> | | | |
| 43-2013 | FDIC Supervisory Approach to Payment Processing Relationships with Merchant Customers that Engage in Higher-Risk Activities | The FDIC is clarifying its policy and supervisory approach related to facilitating payment processing services directly, or indirectly through a third party, for merchant customers engaged in higher risk activities. Facilitating payment processing for merchant customers engaged in higher-risk activities can pose risks to financial institutions; however, those that properly manage these relationships and risks are neither prohibited nor discouraged from providing payment processing services to customers operating in compliance with applicable law. | Y |
| 42-2013 | Proposed Regulatory Capital Reporting Changes | Agencies have proposed revisions to the regulatory capital components and ratios portion of Schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income. The agencies also have proposed to revise the FFIEC 101, Risk-Based Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework, which is completed by advanced approaches institutions. | Y |
| 41-2013 | Proposed Regulatory Capital Reporting Changes | Agencies are requesting comment on proposed revisions to call Reports related to Capital and Risk Based Capital Reporting Instructions. | Y |
| 40-2013 | Notice of Final Rule: Definition of Insured Deposits | Clarifies that Deposits in Foreign Branches of US banks are not eligible for deposit insurance, although they may qualify as deposits for the purpose of national depositor preference. | Y |
| 39-2013 | Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Colorado affected by Severe Storms, Flooding, Landslides, and Mudslides | FDIC provides a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Colorado affected by severe storms, flooding, landslides, and mudslides. | Y |

Financial Institution Letters

| <i>August</i> | | | |
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| <u>38-2013</u> | FDIC Announces Upcoming Community Affairs Webinar: How to Effectively Utilize and Implement Financial Education Programs | The FDIC's Division of Depositor and Consumer Protection (DCP) Community Affairs Branch will host a webinar titled <i>How To Effectively Utilize and Implement Financial Education Programs</i> on September 10, 2013. DCP staff will discuss opportunities, best practices, and strategies for implementing consumer financial education programs. This is the fourth in a series of webinars highlighting strategies institutions can use to promote community development and expand access to the banking system. | Y |
| <u>37-2013</u> | Proposed Interagency Guidance on Company-Run Stress Tests | The federal banking agencies are issuing proposed interagency stress-testing guidance outlining principles for implementation of stress tests as mandated by Section 165(i)(2) of the <i>Dodd-Frank Wall Street Reform and Consumer Protection Act (DFA)</i> . This guidance is applicable to all FDIC-supervised banks and savings associations with at least \$10 billion but less than \$50 billion in total consolidated assets. The guidance sets forth expectations for DFA stress-test practices and provides information about methodologies these institutions should use. | N |
| <u>36-2013</u> | Teleconference for Community Banks on the Interim Final Capital Rule | The FDIC is sponsoring a free teleconference on August 15, 2013 to discuss the recently issued interim final capital rule. Officers and employees of FDIC-supervised institutions are invited to participate. | Y |
| <u>35-2013</u> | Banking Agencies Encourage Financial Institutions to Work with Student Loan Borrowers Experiencing Financial Difficulties | The Agencies encourage financial institutions to work constructively with private student loan borrowers experiencing financial difficulties. The <i>Uniform Retail Credit Classification and Account Management Policy</i> , which covers student loans, permits prudent loan workout and modification programs that assist student loan borrowers who are temporarily experiencing financial difficulties. Financial institutions should provide clear and practical information to student loan borrowers who are temporarily experiencing financial difficulties. Financial institutions should provide clear and practical information to student loan borrowers on loan modifications and other options available and how to contact the lender or servicer to discuss the programs that might best fit their specific needs. | Y |
| <i>July</i> | | | |
| <u>34-2013</u> | Regulatory Relief Guidance to Help Financial Institutions and Facilitate Recovery in Areas of Colorado Affected by Wildfires | The FDIC has announced a series of steps intended to provide regulatory relief to financial institutions and facilitate recovery in areas of Colorado affected by wildfires. | Y |