



The Federal Deposit Insurance Corporation (FDIC) is amending its regulations governing the use of the official FDIC sign and insured depository institutions' (IDIs) advertising statements to reflect how depositors conduct business with IDIs today, including through digital and mobile channels.

The final rule generally:

1. modernizes and amends the rules governing the display of the official sign in branches to also, for example, apply the rules to IDIs' physical premises with different layouts and designs where consumers have access to or transact with deposits;
2. establishes and requires the display of the FDIC official digital sign on bank websites, mobile applications, and certain IDI automated teller machines (ATMs) and other like devices;
3. requires the use of disclosures differentiating deposits and non-deposit products across all banking channels, including digital channels;
4. clarifies the FDIC's rules regarding misrepresentations of deposit insurance coverage by addressing specific scenarios where information provided to consumers may be misleading;
5. amends the definition of "non-deposit product" to include crypto-assets and specifically address safe deposit box services; and
6. requires IDIs to establish and maintain written policies and procedures addressing compliance with part 328.

The amendments made by the final rule are effective on April 1, 2024, with an extended compliance date of January 1, 2025.

You can access the final rule [here](#).

CCI suggests sharing this information with your compliance and marketing staff. Please reach out to us with any questions.

