



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

Financial Institution Letter
FIL-74-2011
December 14, 2011

***SUPERVISORY INSIGHTS* JOURNAL**

Winter 2011 Issue Now Available

Summary: The Winter 2011 issue of *Supervisory Insights* features two articles of critical interest to examiners, bankers, and supervisors. One provides information for bankers that will help strengthen a financial institution's real estate appraisal and valuation program. The second discusses strategies for mitigating risks arising from mobile banking.

The publication is available at

<http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

Statement of Applicability to Institutions with Total Assets Under \$1 Billion: The information contained in this issue of *Supervisory Insights* may be of general interest to FDIC-insured financial institutions, but it is not supervisory guidance.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Executive Officer
Compliance Officer

Related Topics:

Appraisals
Mobile Banking

Attachment:

None

Contact:

Kim E. Lowry, Managing Editor
(klowry@fdic.gov or 202-898-6635)

Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2011/index.html.

To receive FILs electronically, please visit

<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 (1-877-275-3342 or 703-562-2200).

Highlights:

- "Navigating the Real Estate Valuation Process" highlights certain aspects of the 2010 *Interagency Appraisal and Evaluation Guidelines*. This article provides information for bankers regarding sound practices for banks' real estate valuation processes in the areas of valuation review, independence, content standards, preparer selection, and monitoring.
- "Mobile Banking: Rewards and Risks" discusses the technologies used to deliver mobile banking services, identifies the risks to financial institutions and consumers, and describes strategies for mitigating these risks.
- Suggestions for article topics and requests for permission to reprint articles should be e-mailed to supervisoryjournal@fdic.gov. Requests for print copies should be e-mailed to publicinfo@fdic.gov.