

# Overview of Selected Regulations and Supervisory Guidance

This section provides an overview of recently released regulations and supervisory guidance, arranged in reverse chronological order. Press Release (PR) and Financial Institution Letter (FIL) designations are included so the reader can obtain more information.

## ACRONYMS and DEFINITIONS

CFPB	Consumer Financial Protection Bureau
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
FRB	Federal Reserve Board
NCUA	National Credit Union Administration
OCC	Office of the Comptroller of the Currency
Federal bank regulatory agencies	FDIC, FRB, and OCC
Federal financial institution regulatory agencies	CFPB, FDIC, FRB, NCUA, and OCC

Subject	Summary
<b>Federal Bank Regulatory Agencies Finalize Revisions to the Capital Rules Applicable to Advanced Approaches Banking Organizations (PR-51-2015, June 16, 2015)</b>	<p>The federal bank regulatory agencies finalized revisions to the regulatory capital rules adopted in July 2013. The final rules apply only to large, internationally active banking organizations that determine their regulatory capital ratios under the advanced approaches rule (generally those with at least \$250 billion in total consolidated assets or at least \$10 billion in total on-balance sheet foreign exposures). The agencies published changes to the rules affecting these organizations on December 18, 2014, and the final rules adopt these changes substantially as proposed.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15051.html">https://www.fdic.gov/news/news/press/2015/pr15051.html</a></p>
<b>FDIC Approves Notice of Proposed Rulemaking Regarding Small Bank Pricing (FIL-25-2015, June 16, 2015, PR-50-2015)</b>	<p>The FDIC approved a Notice of Proposed Rulemaking (NPR) and concurrently requested comment on proposed refinements to the deposit insurance assessment system for small insured depository institutions (generally, those institutions with less than \$10 billion in total assets). The NPR proposes that the refinements would become operative the quarter after the reserve ratio of the Deposit Insurance Fund reaches 1.15 percent. Comments on the NPR are due by September 11, 2015.</p> <p>See <a href="https://www.fdic.gov/news/news/financial/2015/fil15025.html">https://www.fdic.gov/news/news/financial/2015/fil15025.html</a></p>
<b>FDIC Consumer Newsletter Features Tips for Teaching Young People About Money (PR-48-2015, June 15, 2015)</b>	<p>This issue of FDIC Consumer News features tips to help children and young adults from pre-kindergarten through college learn how to be smart about their finances. The Spring 2015 edition also includes a checklist of computer security tips for bank customers, an article about changes in credit reporting that could help some consumers improve their credit scores, and information about a new tax-advantaged savings option for families with a child with disabilities.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15048.html">https://www.fdic.gov/news/news/press/2015/pr15048.html</a></p>

Subject	Summary
<b>Agencies Issue Final Standards for Assessing Diversity Policies and Practices of Regulated Entities (PR-47-2015, June 9, 2015)</b>	<p>Federal financial institution regulatory agencies issued a final interagency policy statement establishing joint standards for assessing the diversity policies and practices of the entities they regulate.</p> <p>Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) requires the federal financial institution regulatory agencies to establish an Office of Minority and Women Inclusion (OMWI) at each agency to be responsible for all matters relating to diversity in management, employment, and business activities. The Dodd-Frank Act also instructed each OMWI director to develop standards for assessing the diversity policies and practices of the agencies' regulated entities.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15047.html">https://www.fdic.gov/news/news/press/2015/pr15047.html</a></p>
<b>Federal Bank Regulatory Agencies Release Statement on Dodd-Frank Act Company-Run Stress Tests at Medium-Sized Financial Companies (PR-45-2015, June 2, 2015)</b>	<p>The federal bank regulatory agencies reiterated the disclosure requirements for the annual stress tests conducted by financial institutions with total consolidated assets between \$10 billion and \$50 billion. These medium-sized companies are required to conduct annual, company-run stress tests, with the results disclosed to the public for the first time this year.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15045.html">https://www.fdic.gov/news/news/press/2015/pr15045.html</a></p>
<b>Federal Bank Regulatory Agencies Seek Further Comment on Interagency Effort to Reduce Regulatory Burden (PR-44-2015, May 29, 2015)</b>	<p>The federal bank regulatory agencies approved a notice requesting comment on a third set of regulatory categories as part of their review to identify outdated or unnecessary regulations applied to insured depository institutions.</p> <p>The Economic Growth and Regulatory Paperwork Reduction Act of 1996 (EGRPRA) requires the federal bank regulatory agencies to review their regulations at least every 10 years. The agencies also are required to categorize and publish the regulations for comment, and submit a report to Congress that summarizes any significant issues raised by the comments and the relative merits of such issues.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15044.html">https://www.fdic.gov/news/news/press/2015/pr15044.html</a></p>
<b>Federal Financial Institution Agencies Issue Final Rule on Minimum Requirements for Appraisal Management Companies (FIL-19-2015, PR-37-2015, April 30, 2015)</b>	<p>The federal financial regulatory agencies issued a final rule that implements minimum requirements for state registration and supervision of appraisal management companies. The final rule implements amendments to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 made by the Dodd-Frank Act.</p> <p>See <a href="https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15019.html">https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15019.html</a></p>
<b>FDIC Implements New Resources for Teachers, Parents, and Caregivers to Strengthen Youth Financial Education (PR-35-2015, April 23, 2015)</b>	<p>The FDIC launched Money Smart for Young People, a series of lesson plans for teachers and new resources for parents to help them teach children about managing money. The free resources are designed to improve financial education and decision-making skills among young people from pre-K through age 20. The FDIC worked in partnership with the CFPB to develop these educational tools.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15035.html">https://www.fdic.gov/news/news/press/2015/pr15035.html</a></p>

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Subject	Summary
<b>FDIC Announces Industry Call Regarding Guidance on Identifying, Accepting, and Reporting Brokered Deposits (FIL-17-2015, April 21, 2015)</b>	<p>The FDIC is hosting an informational call for FDIC-insured institutions on April 22, 2015 to discuss the Brokered Deposit Frequently Asked Questions (FAQs) issued in FIL-2-2015. FDIC staff will discuss and respond to questions received about the FAQs, which provide guidance on identifying brokered deposits, accepting deposits, listing services, and other brokered deposit-related matters.</p> <p>See <a href="https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15017.html">https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15017.html</a></p>
<b>FDIC Seeks Comment on Potential New Deposit Account Records Requirements for Banks with a Large Number of Deposits (PR-34-2015, April 21, 2015)</b>	<p>The FDIC seeks input on potential new recordkeeping standards for a limited number of FDIC-insured institutions with a large number of deposit accounts. In an advanced notice of proposed rulemaking, the FDIC emphasizes that it does not expect that any of the responsibilities discussed in the proposal would apply to community banks and suggests a threshold for inclusion could be more than 2 million deposit accounts at an institution.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15034.html">https://www.fdic.gov/news/news/press/2015/pr15034.html</a></p>
<b>FDIC Announces Phase II of the Youth Savings Pilot Program (FIL-18-2015, PR-33-2015, April 20, 2015)</b>	<p>The FDIC is seeking expressions of interest from institutions to participate in the second phase of the Youth Savings Pilot through June 18, 2015. This program is designed to foster financial education through the opening of safe, low-cost savings accounts by school-age children. These banks should be interested in expanding existing youth savings programs or developing new programs during the upcoming (2015-2016) school year.</p> <p>See <a href="https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15018.html">https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15018.html</a></p>
<b>Federal Bank Regulatory Agencies Announce Additional EGRPRA Outreach Meetings (PR-32-2015, April 6, 2015)</b>	<p>The federal bank regulatory agencies scheduled an outreach meeting on May 4, 2015, at the Federal Reserve Bank of Boston, as part of their regulatory review under EGRPRA. This is the third in a series of outreach meetings being held throughout the country. The agencies have decided to expand the scope of EGRPRA to cover more recent regulations.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15032.html">https://www.fdic.gov/news/news/press/2015/pr15032.html</a></p>
<b>Regulatory Capital Rules: Frequently Asked Questions (FAQ) (FIL-16-2015, April 6, 2015)</b>	<p>The FDIC issued a FAQ related to the revised regulatory capital reporting rules. The FAQ is derived from questions received from the banking industry, and furthers the FDIC's efforts to provide technical assistance during the implementation of the new regulatory capital reporting requirements.</p> <p>See <a href="https://www.fdic.gov/news/news/financial/2015/fil15016.html">https://www.fdic.gov/news/news/financial/2015/fil15016.html</a></p>
<b>FDIC Announces Advisory Committee on Community Banking Meeting (PR-30-2015, April 1, 2015)</b>	<p>The FDIC announced that it will hold an Advisory Committee on Community Banking meeting on April 2, 2015. The agenda for the meeting includes discussion on community bank initiatives, regulatory review under the EGRPRA, the FDIC's Professional Liability Program, and cyber security issues.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2015/pr15030.html">https://www.fdic.gov/news/news/press/2015/pr15030.html</a></p>

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<b>FFIEC Joint Statements on Destructive Malware and Compromised Credentials (FIL-13-2015, March 30, 2015)</b>	<p>The FFIEC issued joint statements to alert banks to specific risk mitigation techniques related to preventing destructive malware attacks and attacks that compromise credentials. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15013.html">https://www.fdic.gov/news/news/financial/2015/fil15013.html</a></p>
<b>Regulatory Capital Rules: Accumulated Other Comprehensive Income (AOCI) Opt-Out Election (FIL-12-2015, March 23, 2015)</b>	<p>The FDIC issued a reminder to FDIC-regulated institutions that those banks not subject to the advanced approach regulatory capital rules could make a one-time, permanent election to opt-out of including AOCI in regulatory capital calculations. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15012.html">https://www.fdic.gov/news/news/financial/2015/fil15012.html</a></p>
<b>FDIC Newsletter Features Practical Ideas on Paying for a Home or a Car (PR-26-2015, March 12, 2015)</b>	<p>The Winter 2015 edition of the FDIC Consumer News features tips to help people make what could be two of their biggest financial decisions -- financing their home and getting an auto loan. This issue also features an overview of options for using smartphones to pay at shops and restaurants, as well as articles on avoiding telemarketing scams, getting help with complaints against banks, and saving money. See <a href="https://www.fdic.gov/news/news/press/2015/pr15026.html">https://www.fdic.gov/news/news/press/2015/pr15026.html</a></p>
<b>Federal Financial Institution Regulatory Agencies Issue Guidance Encouraging Youth Savings Programs (FIL-11-2015, PR-21-2015, February 24, 2015)</b>	<p>The federal financial institution regulatory agencies issued guidance encouraging federally insured depository institutions to offer youth savings programs to expand the financial capability of young people. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15011.html">https://www.fdic.gov/news/news/financial/2015/fil15011.html</a></p>
<b>FFIEC Approves Revisions to Regulatory Capital Reporting Guidelines (FIL-10-2015, February 23, 2015)</b>	<p>The FFIEC has approved revisions to regulatory capital reporting guidelines, specifically revising the manner in which risk-weighted assets are reported in Schedule RC-R. This revision applies to all FDIC-insured banks and savings associations. See <a href="https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15010.html">https://www.fdic.gov/news/inactive-financial-institution-letters/2015/fil15010.html</a></p>
<b>Federal Bank Regulatory Agencies Seek Comment on Effort to Reduce Regulatory Burden (PR-19-2015, February 20, 2015)</b>	<p>The federal bank regulatory agencies requested comment on a second set of regulatory categories as part of the process to review outdated or unnecessary regulations. This effort is undertaken by the federal bank regulatory agencies in concert with the EGRPRA, which requires the agencies to review their regulations at least every ten years. The deadline to submit comments was May 14, 2015. See <a href="https://www.fdic.gov/news/news/press/2015/pr15019.html">https://www.fdic.gov/news/news/press/2015/pr15019.html</a></p>

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Subject	Summary
<b>Branch Banking Remains Prevalent Despite the Growth of Online and Mobile Banking (PR-18-2015, February 19, 2015)</b>	The FDIC released a study showing that brick-and-mortar banking offices continue to be the primary means through which FDIC-insured institutions deliver services to their customers, despite the growth in online and mobile banking. The study is entitled Brick-and-Mortar Banking Remains Prevalent in an Increasingly Virtual World and is available at the link below. See <a href="https://www.fdic.gov/news/news/press/2015/pr15018.html">https://www.fdic.gov/news/news/press/2015/pr15018.html</a>
<b>FDIC Releases Additional Technical Assistance Video On CFPB Mortgage Rules (PR-15-2015, February 13, 2015)</b>	The FDIC released the third in a series of three videos addressing compliance with certain mortgage rules issued by the CFPB. This third video covers the Mortgage Servicing Rules. See <a href="https://www.fdic.gov/news/news/press/2015/pr15015.html">https://www.fdic.gov/news/news/press/2015/pr15015.html</a>
<b>FDIC Encourages Consumers To Develop A Plan To Save Toward Their Goals (PR-14-2015, February 12, 2015)</b>	The FDIC encouraged consumers to use America Saves Week (February 23 through February 28) as a time to begin or continue saving toward financial goals. America Saves Week is an annual opportunity for organizations to encourage consumers to make a savings commitment, and then provide access to ideas, tools, and other helpful resources to help consumers develop a plan to achieve their goal. See <a href="https://www.fdic.gov/news/news/press/2015/pr15014.html">https://www.fdic.gov/news/news/press/2015/pr15014.html</a>
<b>FDIC Publishes Regulatory Capital Tool For Securitization Exposures (FIL-7-2015, February 11, 2015)</b>	The FDIC published a simplified supervisory formula approach (SSFA) tool as part of its continued outreach efforts to help institutions implement the revised capital rules. The SSFA is a new method banks may use to calculate capital requirements for securitization exposures. It is a formula-based approach designed to apply relatively higher capital requirements to the more risky junior tranches that are the first to absorb losses, and relatively lower requirements to the most senior tranches. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15007.html">https://www.fdic.gov/news/news/financial/2015/fil15007.html</a>
<b>Regulators Release Guidance on Private Student Loans With Graduated Repayment Terms at Origination (PR-10-2015, January 29, 2015, FIL-6-2015, February 2, 2015)</b>	Federal bank regulatory agencies in partnership with the State Liaison Committee of the FFIEC issued guidance for financial institutions on private student loans with graduated repayment terms at origination. This guidance provides principles that financial institutions should consider in their policies and procedures for originating private student loans with graduated repayment terms. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15006.html">https://www.fdic.gov/news/news/financial/2015/fil15006.html</a>

Subject	Summary
<b>FDIC Encourages Institutions to Consider Customer Relationships on a Case-By-Case Basis (PR-9-2015, FIL-5-2015, January 28, 2015 )</b>	<p>The FDIC is encouraging supervised institutions to take a risk-based approach in assessing individual customer relationships, rather than declining to provide banking services to entire categories of customers without regard to the risks presented by an individual customer or the financial institution's ability to manage the risk. Financial institutions that properly manage customer relationships and effectively mitigate risks are neither prohibited nor discouraged from providing services to any category of customer accounts or individual customers operating in compliance with applicable laws. FDIC examiners must provide notice in writing for any case in which an institution is directed to exit a customer relationship. The FDIC has a new, dedicated toll-free number and email box for the Office of the Ombudsman for institutions concerned that FDIC personnel are not following FDIC policies on providing banking services. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15005.html">https://www.fdic.gov/news/news/financial/2015/fil15005.html</a></p>
<b>FDIC Releases Additional Technical Assistance Video on CFPB Mortgage Rules (PR-8-2015, January 27, 2015)</b>	<p>The FDIC released the second in a series of three videos addressing compliance with certain mortgage rules issued by the CFPB. This second video covers the Loan Originator Compensation Rule. See <a href="https://www.fdic.gov/news/news/press/2015/pr15008.html">https://www.fdic.gov/news/news/press/2015/pr15008.html</a></p>
<b>Agencies Release Public Sections of Resolution Plans (PR-4-2015, January 15, 2015)</b>	<p>The FDIC and the FRB made available the public portions of resolution plans for firms with less than \$100 billion in qualifying nonbanking assets, as required by the Dodd-Frank Act. This generally is the second set of resolution plans submitted for this group. The public portions of the resolution plans, as well as previously filed resolution plans, are available on the FDIC and FRB web sites. See <a href="https://www.fdic.gov/news/news/press/2015/pr15004.html">https://www.fdic.gov/news/news/press/2015/pr15004.html</a></p>
<b>FDIC Launches Web Site To Promote Marketing of Failed Financial Institutions (FIL-4-2015, January 15, 2015)</b>	<p>The FDIC launched a Failing Bank Acquisitions Web page on <a href="http://www.fdic.gov">www.fdic.gov</a>. This Web page will allow institutions to better understand how the FDIC markets failing financial institutions and provides information about acquiring a failing financial institution, including regulatory qualification guidance, performing due diligence, and general transaction terms. See <a href="https://www.fdic.gov/news/news/financial/2015/fil15004.html">https://www.fdic.gov/news/news/financial/2015/fil15004.html</a></p>
<b>Agencies Announce Additional EGRPRA Outreach Meetings (PR-3-2015, January 14, 2015)</b>	<p>Federal bank regulatory agencies will hold an outreach meeting on February 4, 2015, at the Federal Reserve Bank of Dallas as part of their regulatory review under the EGRPRA. The meeting is the second in a series of outreach sessions the FDIC, OCC, and FRB are holding throughout the country. See <a href="https://www.fdic.gov/news/news/press/2015/pr15003.html">https://www.fdic.gov/news/news/press/2015/pr15003.html</a></p>

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Subject	Summary
<b>FDIC Issues Guidance On Identifying, Accepting, and Reporting Brokered Deposits (FIL-2-2015, January 5, 2015)</b>	<p>The FDIC issued guidance in the form of Frequently Asked Questions to promote consistency by insured depository institutions in identifying, accepting, and reporting brokered deposits. The FDIC has explained the requirements for identifying, accepting, and reporting brokered deposits in published advisory opinions and in the Study on Core Deposits and Brokered Deposits (issued in July 2011). However, questions continue to arise about whether certain types of deposits are considered brokered deposits. This FAQ document addresses identifying brokered deposits, accepting deposits, listing services, interest rate restrictions, and other brokered deposit-related matters.</p> <p>See <a href="https://www.fdic.gov/news/news/financial/2015/fil15002.html">https://www.fdic.gov/news/news/financial/2015/fil15002.html</a></p>
<b>Federal Bank Regulatory Agencies Issue Guidance on Consolidated Reports of Condition and Income (FIL-1-2015, January 2, 2015 / FIL-3-2015, January 6, 2015)</b>	<p>The federal bank regulatory agencies issued a guide to submitting the December 31, 2014 Call Reports. This reminder stressed specific year-end guidelines, such as reporting the amount of preferred deposits (Memorandum item 1.e of Schedule RC-E) and information about bank involvement with reverse mortgages (Memorandum item 15 of Schedule RC-C, part I, and item 1.a of Schedule RC-L).</p> <p>See <a href="https://www.fdic.gov/news/news/financial/2015/fil15001.html">https://www.fdic.gov/news/news/financial/2015/fil15001.html</a></p>
<b>FDIC Newsletter Features a Financial Checklist for Consumers (PR-114-2014, December 23, 2014)</b>	<p>The Fall 2014 edition of the FDIC Consumer News features a checklist of questions and suggestions that can help individuals achieve their financial goals.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2014/pr14114.html">https://www.fdic.gov/news/news/press/2014/pr14114.html</a></p>
<b>Banking Agencies' Statement Regarding The Basel Committee's Consultative Paper "Revisions to the Standardized Approach for Credit Risk" (PR-113-2014, December 22, 2014)</b>	<p>The Basel Committee on Banking Supervision published a consultative paper entitled Revisions to the Standardized Approach for Credit Risk. These proposed revisions are intended to apply primarily to large, internationally active banking organizations and not community banking organizations. A key objective of the paper is to seek comment on preliminary alternatives to internal models and external credit ratings for calculating risk-weighted assets.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2014/pr14113.html">https://www.fdic.gov/news/news/press/2014/pr14113.html</a></p>
<b>Agencies Release Annual CRA-Asset Size Threshold Adjustments for Small and Intermediate Small Institutions (PR-111-2014, December 19, 2014)</b>	<p>The federal bank regulatory agencies announced the annual adjustment to the asset-size thresholds used to define small bank, small savings association, intermediate small bank, and intermediate small savings association under the Community Reinvestment Act (CRA) regulations. Financial institutions are evaluated under different CRA examination procedures based on their asset-size classification. Those meeting the small and intermediate small asset-size threshold are not subject to the reporting requirements applicable to large banks and savings associations.</p> <p>See <a href="https://www.fdic.gov/news/news/press/2014/pr14111.html">https://www.fdic.gov/news/news/press/2014/pr14111.html</a></p>

Subject	Summary
<b>FDIC Publication Focuses on Interest Rate Risk (PR-110-2014, December 18, 2014)</b>	<p>The Winter 2014 issue of <i>Supervisory Insights</i> looks at key aspects of interest rate risk (IRR) management, including the implementation of effective governance processes, the development of key assumptions for analyzing IRR, the development of an in-house independent review of IRR management systems, and what to expect during an IRR review. See <a href="https://www.fdic.gov/news/news/press/2014/pr14110.html">https://www.fdic.gov/news/news/press/2014/pr14110.html</a></p>
<b>FDIC Issues Guidance for the Resolution Plans of Large Banks (PR-109-2014, December 17, 2014)</b>	<p>The FDIC issued guidance for resolution plans that insured depository institutions with assets greater than \$50 billion must submit periodically to the FDIC. These plans are required by an FDIC rule approved in January 2012 and complement those required from certain entities, such as covered bank holding companies under the Dodd-Frank Act. The FDIC rule requires each covered institution to provide a resolution plan that should enable the FDIC as receiver under the Federal Deposit Insurance Act to resolve the institution in an orderly manner that enables prompt access of insured deposits; maximizes the return from the failed institution's assets; and minimizes losses realized by creditors and the Deposit Insurance Fund. See <a href="https://www.fdic.gov/news/news/press/2014/pr14109.html">https://www.fdic.gov/news/news/press/2014/pr14109.html</a></p>
<b>FFIEC Releases Revised Bank Secrecy Act / Anti-Money Laundering (BSA/AML) Examination Manual (FIL-60-2014, December 3, 2014)</b>	<p>The FFIEC has released the 2014 version of the BSA/AML Examination Manual. The revised manual reflects the FFIEC's ongoing commitment to incorporate guidance issued since 2010 into one manual for the FFIEC agencies' examination staff. See <a href="https://www.fdic.gov/news/news/financial/2014/fil14060.html">https://www.fdic.gov/news/news/financial/2014/fil14060.html</a></p>
<b>FDIC Issues Final Rules On Assessments (FIL-57-2014, November 24, 2014)</b>	<p>The FDIC Board of Directors adopted the Assessments Final Rule, which revises the FDIC's risk-based deposit insurance assessment system to reflect changes in the regulatory capital rules that take effect in 2015 and 2018. See <a href="https://www.fdic.gov/news/news/financial/2014/fil14057.html">https://www.fdic.gov/news/news/financial/2014/fil14057.html</a></p>