



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

Financial Institution Letter
FIL-81-2018
December 6, 2018

FDIC Re-Issues its Processing Timeframe Guidelines for Applications, Notices, and Other Requests

Summary: The FDIC is re-publishing its timeframe guidelines for processing applications, notices, requests, and other filings (collectively, “filings”) submitted on behalf of existing and proposed institutions and other parties.

Statement of Applicability to Institutions with Less Than \$1 Billion in Total Assets: This Financial Institution Letter applies to all existing and proposed insured depository institutions.

Distribution:

FDIC-Insured Depository Institutions

Suggested Routing:

Chief Executive Officer
Chief Financial Officer

Related Topics:

[Part 303 of the FDIC Rules and Regulations – Filing Procedures](#)

[Part 307 – Certification of Assumption of Deposits and Notification of Changes of Insured Status](#)

[Part 308 – Rules of Practice and Procedure](#)

[Part 324 – Capital Adequacy of FDIC-Supervised Institutions](#)

[Part 390 – Regulations Transferred from the Office of Thrift Supervision](#)

[Sections 8\(a\), 8\(e\), 8\(p\), and 8\(q\) of the Federal Deposit Insurance Act](#)

[Supplemental Guidance Related to the FDIC Statement of Policy on Applications for Deposit Insurance, FIL-24-2016, dated April 6, 2016](#)

[Revised Guidelines for Appeals of Material Supervisory Determinations, FIL-42-2017, dated September 6, 2017](#)

[Process for Determining If An Institution Subject to Interest-Rate Restrictions is Operating in a High-Rate Area, FIL-69-2009, dated December 4, 2009](#)

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Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC’s website at www.fdic.gov/news/news/financial/2018/

To receive FILs electronically, please visit www.fdic.gov/about/subscriptions/fil.html.

Paper copies of FDIC financial institution letters 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:

- The FDIC established [timeframe guidelines for processing filings](#) submitted on behalf of institutions and other parties.
 - The FDIC’s goal is to act promptly on each filing, while allowing appropriate time for review and evaluation.
 - Publishing the timeframe guidelines supports the FDIC’s goal to have transparency with respect to the way that it processes filings.
- A list of filing types and the processing timeframe guidelines are posted to the FDIC’s website at: www.fdic.gov/regulations/applications/.
 - The timeframe guidelines apply to filings processed by Regional Offices under delegated authority. Decisions on nearly 95 percent of all filings submitted to the FDIC are made at the Regional Offices.
 - These timeframe guidelines do not apply to filings that:
 - Raise legal or policy issues;
 - Establish or change FDIC policy;
 - Could attract unusual attention or publicity; or
 - Involve an issue of first impression.
 - Filings that have been subject to a protest under the Community Reinvestment Act or involve a site with historic or environmental significance also may require additional processing time.
- Please contact the appropriate FDIC Regional Office for additional information. Contact information can be found at: www.fdic.gov/about/contact/directory/.
- The FDIC is rescinding FIL-26-96, entitled *Application Processing Time Lines*.