



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

Financial Institution Letter
FIL-28-2005
April 11, 2005

LETTER TO STAKEHOLDERS

First Quarter 2005 Edition of the FDIC's Letter to Stakeholders

Summary: The FDIC has issued its quarterly Letter to Stakeholders, which reports on the priorities and activities for the first quarter of 2005. The Letter to Stakeholders is attached.

Distribution:
FDIC-Insured Institutions

Suggested Routing:
Chief Executive Officer

Related Topics:
FDIC Key Indices

Attachment:
Letter to Stakeholders

Contact:
Senior Accountant Karen Flynn at kflynn@fdic.gov
or 202-416-2032

Note:
FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2005/index.html.

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

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or 202-416-6940).

Highlights:

- The FDIC's many accomplishments during the first quarter of 2005 include:
 - Holding a "Fighting Back Against Phishing and Account-Hijacking" symposium.
 - Issuing jointly with the Office of the Comptroller of the Currency and the Federal Reserve Board a notice of proposed rulemaking that would raise the threshold for a "small bank" in the CRA regulations from \$250 million in assets to include those banks with under \$1 billion in assets, regardless of any holding company size or affiliation.
 - Issuing, along with other federal bank and credit union regulatory agencies, final joint guidance to assist insured depository institutions in the disclosure and administration of overdraft protection programs.
- Your feedback to the Letter to Stakeholders is encouraged, as are suggestions for improvement.
- For more information, visit the FDIC's Web site at www.fdic.gov.

