



# PRESS RELEASE

Federal Deposit Insurance Corporation • Each depositor insured to at least \$250,000

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## FDIC Resource Guide Highlights Collaborative Opportunities with Minority Depository Institutions

The Federal Deposit Insurance Corporation (FDIC) today issued [a resource guide](#) that underscores ways insured depository institutions, including community banks, can partner with minority depository institutions (MDIs) to the benefit of all institutions involved, as well as the communities they serve.

The resource guide also notes that banks may realize business and regulatory benefits from partnerships and other collaborative relationships with MDIs. Collaboration among MDIs or between MDIs and non-MDIs can provide viable options for sound and profitable lending and investments in underserved communities. In many cases, institutions engaging in collaborative activities and partnerships with MDIs may receive Community Reinvestment Act (CRA) consideration for such activities.

The resource guide also provides contact information for FDIC staff who are available to assist institutions contemplating a collaborative arrangement with an MDI.

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Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's banks and savings associations, 5,738 as of September 30, 2017. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars—insured financial institutions fund its operations.

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