



Information Technology Functional Guide

**12 CFR Part 370: Recordkeeping for
Timely Deposit Insurance
Determination**

VERSION 2.1

September 2018

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Disclaimers

This Guide is technical in nature and does not create any rights, substantive or procedural, enforceable at law by any party in any matter. The opinions expressed herein are the views of FDIC staff and, like all staff opinions, are not binding upon the FDIC or its Board of Directors. The purpose of this Guide is to provide informal guidance, where possible, on matters FDIC staff believes are common to all Covered Institutions. This Guide does not bind Covered Institutions or the FDIC to a specific course of action. Compliance with the recommended practices and standards set forth in this Guide is voluntary and noncompliance therewith will not, in itself, result in enforcement action. This Guide is not intended to constitute and should not be considered as legal advice. This Guide is not definitive or comprehensive. The Recordkeeping for Timely Deposit Insurance Determination Rule at 12 C.F.R. part 370 and the FDIC's deposit insurance rules at 12 C.F.R. part 330, as published in the *Federal Register* and the *Code of Federal Regulations*, are the authoritative source.

This Guide may be used in conjunction with the FDIC's deposit insurance reference materials found on the FDIC's website at www.fdic.gov/deposit and the FDIC's Financial Institution Employee's Guide to Deposit Insurance at <https://www.fdic.gov/deposit/DIGuideBankers/index.html>.

Note about Possible Changes to this Guide

This version of the Guide reflects the statutory principles and implementing regulations that are effective as of the date of publication. This Guide will be revised on an on-going basis as laws, policies, and procedures change and as feedback regarding system architecture, interfaces, capabilities, and limitations is provided to the FDIC by CIs. It is dated as of the month of the most recent revision.

Contact

To the extent questions arise regarding Part 370, including the information contained in this Guide, please submit questions or comments to the FDIC at Part370@fdic.gov.

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How to Read This Document

Section	Summary
1) Introduction	Explanation of the goals and intent of the document.
2) Overview	Overview of 12 C.F.R. Part 370 (“Part 370”) deposit insurance recordkeeping.
3) Process	Explanation of the processes and capabilities that Covered Institutions (“CIs”) may demonstrate in order to comply with Part 370.
4) Deposit Insurance Calculation	Detailed explanation of calculations that must be performed by the CI’s information technology system to correctly calculate deposit insurance coverage.
5) Output File Generation	Explanation of populating data files where the instructions vary by ownership right and capacity (“ORC”).
6) Compliance	<p><u><i>Certification of Compliance</i></u></p> <p>Illustrative example of a document that a CI may provide to certify that it has implemented and successfully tested its information technology system for compliance with Part 370.</p> <p><u><i>Deposit Insurance Coverage Summary Report</i></u></p> <p>Illustrative example of Deposit Insurance Coverage Summary Report required by section 370.10(a)(2).</p>
7) Appendices	<p><u><i>Appendix A</i></u></p> <p>Explanation of data-file-generation capabilities that a CI’s information technology system must have for the calculation of deposit insurance coverage.</p> <p><u><i>Appendix B</i></u></p> <p>Annual Certification and Deposit Insurance Coverage Report Example</p> <p><u><i>Appendix C</i></u></p> <p>Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide</p> <p><u><i>Appendix D</i></u></p> <p>Processing Alternative Recordkeeping Files</p> <p><u><i>Appendix E</i></u></p> <p>Final Rule for Recordkeeping for Timely Deposit Insurance Determination</p> <p><u><i>Appendix F</i></u></p> <p>FDIC Business Rules</p> <p><u><i>Appendix G</i></u></p> <p>FDIC Ownership Right and Capacity (ORC) Keywords</p> <p><u><i>Appendix H</i></u></p> <p>Acronyms/Abbreviations/Terms</p>

1 Introduction

About the Part 370 Information Technology Functional Guide

This Part 370 Information Technology Functional Guide (“Guide”) serves as a resource to assist CIs with the implementation of information technology systems capabilities that will be compliant with Part 370. This Guide Version 2.1 has been updated to reflect feedback provided by covered institution staff during outreach meetings and replaces Version 1.0 in its entirety. The Guide will continue to be updated periodically.

Summary of Changes			
Expanded or Edited Narrative	Version 1.0 Page	Version 2.0 Page	Version 2.1 Page
Alternative recordkeeping processing and report	19	9-10	9-10
Processing chart and conforming edits	6	13	
End-of-day processing	10	14	
Aggregation	11, 19 (“pre-insurance determination”)	14	15
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Claims agent assignment	6, 13		
Debiting accrued interest for liquidity priority order	42	New title: “Allocation of Uninsured Funds” 35	New title: “Allocation of Uninsured Funds” 35-36
Data movement	46	–	–
Data quality	47	–	–
Control report for reconciliation	48	–	–
Pending file report	49	–	–
Approval report	49	–	–
Appendix C & D	61 & 68	Refer to the Financial Institution Employee’s Guide to Deposit Insurance (the “FDIC’s Gold Book”) at https://www.fdic.gov/deposit/diguidebankers/index.html	
Grouped topics for new section called, “Recordkeeping”			
Identify deposit accounts and validate data	10	7-8	8
Death of account holder	16	9	
Signature cards for joint accounts		7	

2 Overview

If a Covered Institution (“CI”) fails, the FDIC must provide depositors their insured funds “as soon as possible” after failure while also resolving the failed CI in the least costly manner possible. Under Part 370, the CI is required to maintain complete and accurate depositor information and to configure their IT systems to calculate the amount of deposit insurance coverage available for each deposit account in the event of the CI’s failure. After the CI’s failure, the FDIC would be appointed receiver and would use the CI’s records and IT systems to facilitate the deposit insurance determination.

2.1 Background

In November 2016, the FDIC adopted a final rule requiring large Insured Depository Institutions (“IDIs”) with two million or more deposit accounts to maintain complete and accurate information needed by the FDIC to determine deposit insurance coverage with respect to each deposit account, except as otherwise provided. Each CI must also configure its IT systems to be capable of calculating the insured and uninsured amounts in each deposit account by ownership right and capacity, which would be used by the FDIC to make deposit insurance determinations in the event of the CI’s failure.

Please refer to the final rule at 81 FR 87734 (December 5, 2016) and the supplementary information contained therein for more information.

2.2 Key Concepts

2.2.1 Deposit insurance coverage has increased over time

Deposit insurance was established through the Banking Act of 1933 with a standard maximum deposit insurance amount (“SMDIA”) of \$2,500. As the economy and banking industry evolved, Congress and the FDIC recognized the need for additional coverage. Consequently, the Federal Deposit Insurance Act and relevant regulations have been amended to both increase the SMDIA and provide for additional coverage through the creation of different ownership rights and capacities (“ORCs”). Congress most recently raised the SMDIA to \$250,000 in 2010.

2.2.2 Prompt access to insured deposits is essential

Confidence in the FDIC is critical to the public’s confidence in the banking system. No depositor has lost a single penny of insured deposits since the FDIC was established in 1933. Of equal importance, the FDIC is required to make funds available to depositors as soon as possible, often by the next business day after an IDI fails.

2.2.3 Depositors are insured separately at each insured CI

While each depositor’s insurance coverage is limited to the SMDIA for each ORC, each depositor is insured separately at each IDI. A depositor’s coverage in a category at one IDI does not affect the depositor’s coverage in that same insurance category for an account at a different IDI.

2.2.4 FDIC relies on the CI’s deposit account records

In the event of the failure of a CI, the FDIC relies upon the deposit account records of the CI to determine the ownership of deposits and thereby the amount of the deposit insurance coverage available to each depositor. If the records are complete, clear, and unambiguous, then those records shall be considered binding on the depositor, and the FDIC shall consider no other records on the manner in which the deposits are owned.

2.2.5 Depositors are insured in different ownership “rights and capacities”

Deposit insurance coverage is provided for deposits held in the different ORCs. All deposits with an IDI, whether held in one account or multiple accounts, are aggregated and insured up to the SMDIA for each ORC.

2.2.6 Fiduciary and agency accounts may receive pass-through coverage

Deposits in fiduciary or agency accounts may be entitled to pass-through deposit insurance coverage. These accounts, described more fully at 12 C.F.R. § 330.5, are established and maintained by third parties on behalf of the beneficial owner of the deposit. For deposit insurance calculation purposes, these pass-through deposits would be aggregated with all other deposits held in the same ORC by the beneficial owner.

2.2.7 Deposits eligible for FDIC deposit insurance

Deposit insurance coverage is available for domestic deposits only. Non-deposit accounts, such as securities accounts, and deposits at foreign branches are excluded from coverage. Deposit accounts with negative balances (overdraft) are also excluded because they are not deposit liabilities. Therefore, these accounts need not be included in the deposit insurance calculation.

2.3 Recordkeeping

2.3.1 Deposit Account Information

This section outlines the items for consideration when addressing the recordkeeping components necessary for the deposit insurance calculation.

Joint Accounts

In issuing this Part 370, the FDIC did not change the rules that govern deposit insurance coverage, including the rule pertaining to coverage for joint accounts, found at 12 C.F.R. § 330.9.

Section 330.9 sets forth requirements that must be satisfied for a joint account to be insured under the joint account category. A joint deposit account shall be deemed to be a qualifying joint account only if:

- (i) All co-owners of the funds in the account are “natural persons” (as defined in 12 C.F.R. § 330.1(l)); and
- (ii) Each co-owner has personally signed a deposit account signature card; and
- (iii) Each co-owner possesses withdrawal rights on the same basis.

The second requirement listed above is known as the signature card requirement. This requirement does not apply to certificates of deposit, negotiable instruments, and agency accounts. The signature card requirement serves as an indicator of ownership of the funds, which is the basis for FDIC deposit insurance coverage. The signature card requirement helps to differentiate accounts where multiple signors exist, and those signors are not owners of the funds, such as a “power of attorney” arrangement (sometimes referred to as a “convenience account.”) If the requirements of the rule – including the signature card requirement – are not satisfied, the funds will be treated as being owned by the named owners individually, apportioned evenly among the named owners (absent additional evidence), and aggregated with the owners’ other single ownership accounts at the same institution when an insurance determination is made.

Institutions have flexibility in how they satisfy the signature card requirement. FDIC staff has not interpreted section 330.9 to require a paper signature card or a signature written in ink. Accordingly, institutions can satisfy the signature card requirement through methods such as electronic signatures. FDIC staff also has not interpreted the rule to require any particular format for the signature card. Staff believes that records in a variety of formats could satisfy the requirement. For example, a deposit account contract electronically signed by the named co-owner would satisfy the requirement.

If joint accounts do not have the requisite signature card or the electronic equivalency, then the account should be in the pending file with the ORC designation as “JNT” with a pending code of “RAC.”

2.3.2 Data Completeness

- 1) A CI must maintain detailed account records sufficient to populate the required fields in the Customer File, Account File, Account Participant File, and Pending File (collectively, the “Output Files”), described further in this Guide, except to the extent a field is allowed to have a “null value” as detailed in Appendix A.
- 2) The CI’s IT system should list the deposit account and relevant data items in the Pending File (see Section 5.4 of this Guide) with all fields populated to the extent required or maintained in the CI’s records if (1) the CI lacks sufficient data to populate required fields and received FDIC approval of a request for relief regarding such account, or has a request for such relief pending with the FDIC, (2) the account qualifies for alternative recordkeeping under section 370.4(b), or (3) the CI does not have the information needed for its IT system to calculate deposit insurance coverage with respect to payment instruments drawn on an account of the CI (“Official Items”) under section 370.4(c).

2.3.3 Data Validation

- **Validate Depositor Information:** Validate that all depositor information needed for deposit insurance calculation is present and execute the following key steps:
 - Identify that deposit insurance is available for deposits in each deposit account pursuant to 12 C.F.R. Part 330 [<https://www.fdic.gov/regulations/laws/rules/2000-5400.html>].
 - Identify each beneficial owner of deposits, to the extent required under Part 370, and assign a unique identifier for each.
 - Identify whether all depositor information has been captured, to the extent required by the Rule, to calculate deposit insurance.
 - Identify depositors from whom additional information is needed.
 - Identify depositors who have outstanding debts with the CI – outstanding debts may include mortgages, home equity loans, personal secured and unsecured loans, car loans, and corporate loans. Do not use the debt flag for credit card balances as the FDIC will collect the necessary data and address appropriately at the time of failure.
 - Identify government depositors who have security pledged to their deposit accounts as a part of their deposit agreement with the CI.
- **Validate Account Information:** Validate the information required to populate the Account File. These include but are not limited to:
 - Identify any deposit accounts that are covered under the alternative recordkeeping requirements as outlined in Section 370.4 (b) of Part 370. [<https://www.federalregister.gov/documents/2016/12/05/2016-28396/recordkeeping-for-timely-deposit-insurance-determination>]
 - Identify whether any of the alternative recordkeeping accounts have transactional features.
 - Identify whether the deposit accounts are associated with prepaid cards.
 - Validate that each deposit account has at least one depositor associated with it (i.e., there are no orphan accounts).
 - Validate that all joint accounts meet the signature card requirements.
 - Identify any joint accounts that do not meet the signature card requirement such that the Part 370 IT system will place the account in the Pending File under the JNT DP_Right_Capacity code and the RAC Pending_Reason code.

- **Validate Account Participant Information:** Validate the ability of the CI's IT system to capture information on parties or entities necessary to calculate the full amount of deposit insurance coverage available. These include but are not limited to:
 - Identify unique sets of account participant records, including removing and/or merging any duplicative participants into a single record as required.
 - Validate that each participant record is associated to at least one deposit account (i.e., there are no orphan account participants).

2.3.4 Merger of IDIs (see 12 C.F.R. § 330.4)

Mergers may require the CI's IT system to separately calculate deposit insurance and generate a separate set of Output Files (one from the acquired IDI and the other from the acquiring IDI) as follows:

- 1) If there is a merger which occurred less than six months prior to CI failure, the CI calculates deposit insurance on the accounts at each of the merged entities separately and produces a set of Output Files for each IDI.
- 2) If the merger occurred more than six months prior to failure, the CI must:
 - a) Separately calculate the insured balances of time deposits that mature later than six months after the CI's assumption of such deposits until they mature and produce a separate set of Output Files for these accounts.
 - b) Separately calculate the insured balances of time deposits that are renewed on identical terms within six months after the CI's assumption of such deposits until the first maturity date after the expiration of that period and produce a separate set of Output Files for these accounts.
 - c) If the above account scenarios do not exist with regard to any depositor at the CI, the CI should aggregate and process all accounts in a single insurance calculation and produce a single set of Output Files.

2.3.5 Death of an Beneficial Owner (Deposit Owner)

The death of a beneficial owner of a deposit account can impact deposit insurance coverage and change the ORC. If a beneficial owner has died:

- 1) For all ORCs, if a beneficial owner has died within the last six months and the deposit account has not been restructured since the date of death, the beneficial owner's death will not negatively affect deposit insurance coverage. For example, a joint account (JNT) with two co-owners can remain in the JNT ORC for up to six months following the death of a beneficial owner.
- 2) After the six-month period, deposit insurance is provided on the basis of actual account ownership. In the example above, the JNT deposit account would be re-classified as a single account (SGL) owned solely by the surviving co-owner after six months have passed since the death of a co-owner.

2.3.6 Alternative Recordkeeping

2.3.6.1 Fiduciary Accounts

- 1) If sufficient information of a principal and its ownership interest in the fiduciary account is available so that the deposit insurance coverage can be calculated within 24 hours of bank failure, then place the account and the principal in the Account File.
- 2) If sufficient information of a principal and/or its ownership interest in the fiduciary account is not available so that the insurance calculation cannot be completed within 24 hours of bank failure, place the account and the principal in the Pending File.

- 3) If the account and principal are placed in the Pending File, calculate the deposit insurance coverage once sufficient information has been obtained to determine the actual right and capacity of the funds held by the principal.
- 4) The FDIC's *Deposit Broker's Processing Guide*, www.fdic.gov/deposit/deposits/brokers, provides a process through which third parties can provide timely and accurate information to the FDIC in a format that is easily used in a deposit insurance determination. This process has historically supported the timely payment of deposit insurance by the FDIC following bank failures. An addendum to the *Deposit Broker's Processing Guide* (Appendix C hereto) provides an alternative to the existing process that may be used in connection with the failure of a CI. Appendix C includes additional fields that will improve integration with the CI's IT systems as well as updated processes that can be used to transmit information on the beneficial owner(s) of deposits directly to the CI's systems in the event of failure. Under the approach described in Appendix C, the CI's IT system must be capable of receiving multiple and sequential submissions of depositor data from account holders and to complete iterative deposit insurance calculations as more information becomes available. Because the CI's IT systems will be used in making deposit insurance calculations, use of the processes set forth in Appendix C may enable the payment of deposit insurance to the beneficial owners of deposits in a more expedient manner. For this reason, FDIC staff recommends that CIs work with account holders that maintain deposit accounts on behalf of other persons to develop a process to intake the necessary data in the file format described in Appendix C.

Should the CI fail, account holders of deposit accounts entitled to pass-through deposit insurance coverage may continue to submit, to the FDIC, depositor information using the existing file format and process defined in the current *Deposit Broker's Processing Guide*. This may result in a lengthier deposit insurance determination time for these accounts due to the manual nature of the processing described therein, which may not be sufficient to meet the requirements of Part 370 regarding accounts with transactional features. Alternatively, use the file format and processes described in Appendix C, the account holder will use the file to:

- a. Correctly assign and record (in advance) the appropriate ORC for each beneficial interest in the account(s) held at the CI;
- b. Identify all sub-accounts that have transactional features as described in 12 C.F.R. § 370.2;
- c. Submit one file containing twenty-nine (29) fields including the nineteen (19) fields from the existing *Deposit Broker's Processing Guide* and the ten (10) additional fields in a pipe-delimited ASCII file as described in the Addendum. Alternative recordkeeping data for all sub-accounts with transactional features must be provided to the FDIC within twenty-four (24) hours of the FDIC's appointment as receiver. The CI's IT system must be capable of receiving multiple and sequential submissions of depositor data from account holders and to complete iterative deposit insurance calculations as more information becomes available.

2.3.6.2 Alternative Recordkeeping Entity Report

The CI's IT system could be capable of creating a derivative report, the "Alternative Recordkeeping Entity Report," summarizing certain information from Part 370 output files for accounts maintained in accordance with the alternative recordkeeping requirements as provided in section 370.4(b). This report will be used to timely notify the pass-through account holders and record the status of payments to beneficial owners. This Alternative Recordkeeping Entity Report is not required under Part 370. The creation of this report is voluntary and noncompliance will not, in itself, result in any enforcement action. The Alternative Recordkeeping Entity Report would contain the following information:

- Account holder name
- Point of contact
- Email address

- Mailing address
- Telephone number
- Principal and Interest Balance
- Status by CUSIP number or by sub-account (to be populated at failure)
 - Notification date
 - File received date
 - File processed date

2.4 Compliance Testing

The FDIC will perform compliance testing sometime after each CI's compliance date. The FDIC will test (1) the completeness and accuracy of the CI's deposit account records for Part 370 purposes, and (2) the accuracy of the CI's IT system to calculate deposit insurance and prepare the Part 370 output files. The CI will have an opportunity to address any deficiencies identified during compliance testing. The FDIC will also test processes to integrate data concerning alternative recordkeeping and exception accounts. Test procedures will be published at a later date.

The FDIC's compliance testing framework will be made available once the FDIC has developed sufficient understanding of the CI's IT system capabilities and limitations. The FDIC's compliance testing procedures will include but not be limited to:

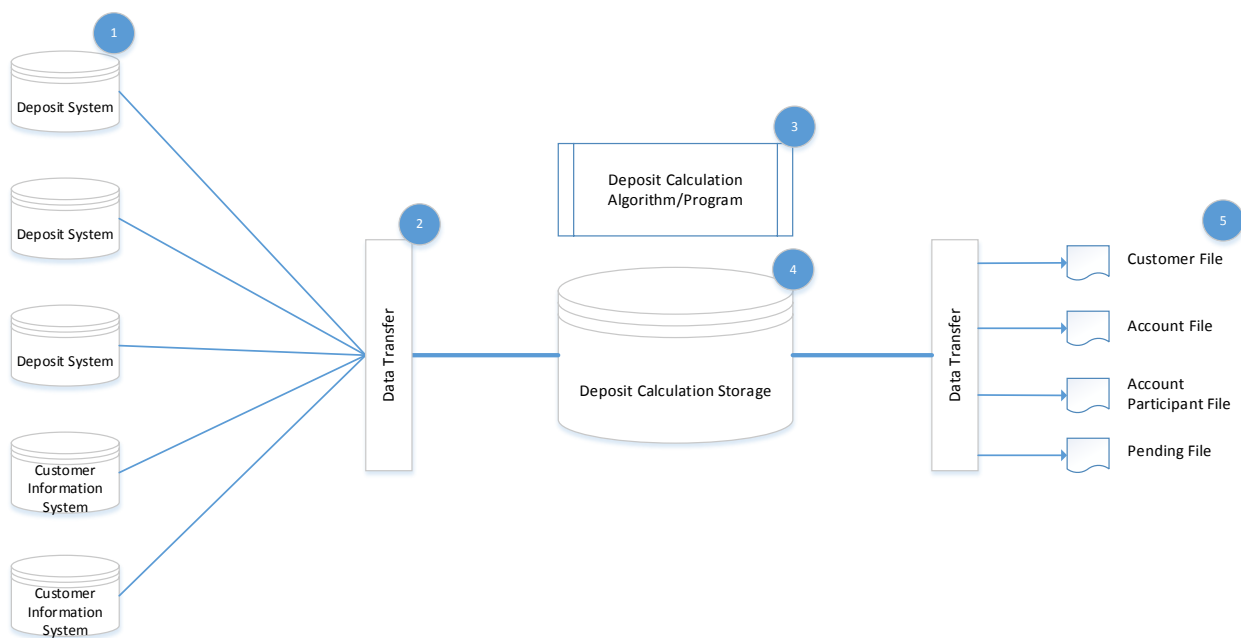
- Verification of depositor ownership rights and capacities against the books and records of the CI,
- Verification of pending code assignment,
- Calculation check of insured and uninsured amounts,
- Validating accuracy of subsequent iterations of the deposit insurance calculation, and
- Processing of test data containing underlying account information to simulate integration and processing of information received from account holders, for accounts eligible for pass-through deposit insurance where ultimate deposit ownership data is not held on CI's IT systems. The test data file will consist of both hypothetical data and actual depositor information from the CI's core deposit systems.

3 Process

3.1 Conceptual Systems Flow

Part 370 provides CIs with three years to implement the IT system and recordkeeping capabilities needed to calculate the amount of deposit insurance coverage available for each deposit account in the event of failure. This Guide does not prescribe the design of the IT systems that the CI must develop to meet Part 370's requirements. Each CI's IT system will likely be unique in architecture, complexity, and capabilities, and, as such, CIs may have different methods for implementation.

The following conceptual systems flow diagram depicts how a CI with multiple deposit systems might design an IT system to conduct deposit insurance calculations. The chart depicts a conceptual IT infrastructure and deposit insurance calculation engine that takes inputs from all deposit systems:

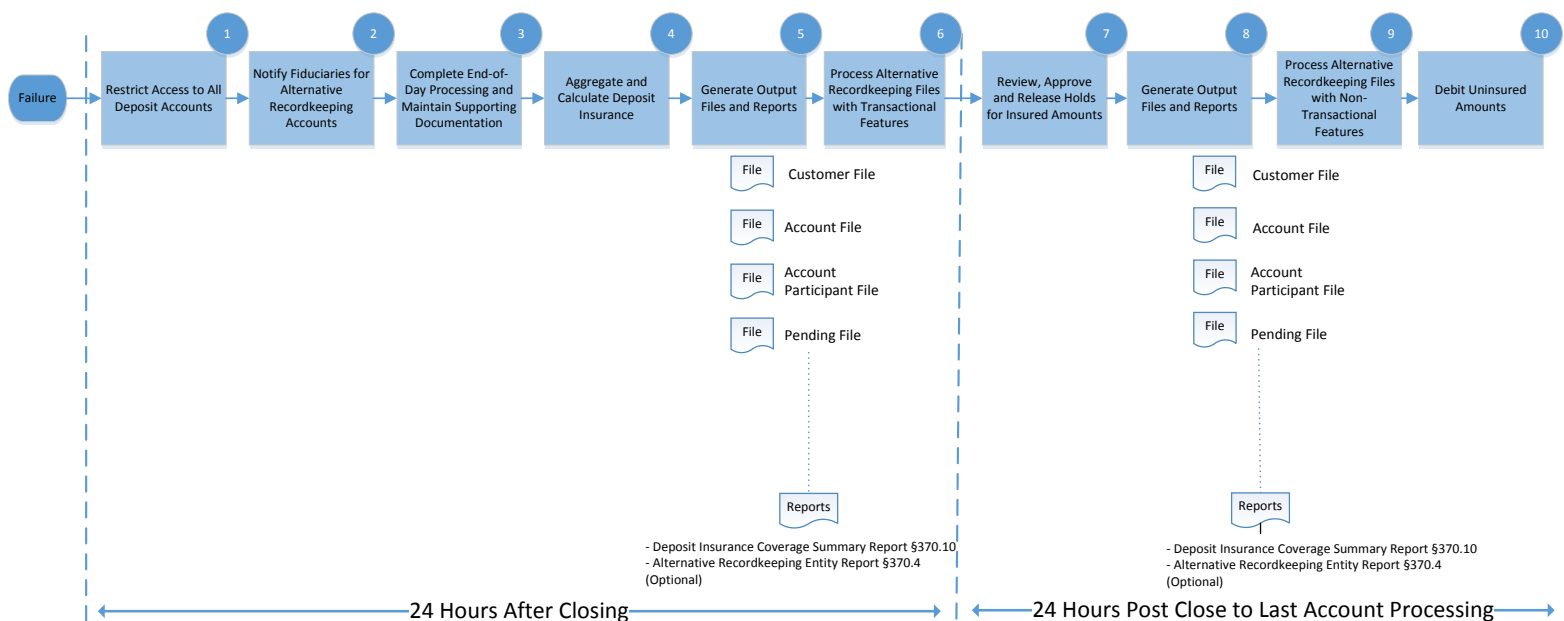


- 1. Deposit System and Customer Information System:** The CI's IT system that may consolidate customer account information and combine with basic demographic information to create a unique customer ID.
- 2. Data Transfer:** The process by which data is transferred from various source systems at the CI.
- 3. Deposit Insurance Calculation:** Calculate deposit insurance as outlined in Section 4 of this Guide.
- 4. Deposit Calculation Storage:** Repository that takes inputs from all deposit systems and stores information. The FDIC will use the stored information to ensure that data aggregation and calculation processes are identified, documented, and tested before determining deposit insurance calculations.
- 5. Output Files:** Generate four files described in section 370.3(b)(2) and outlined in Appendix A of this Guide.

3.2 High-Level Process at Failure

The diagram below provides an end-to-end view of the process steps that may be undertaken by the FDIC as receiver, utilizing the CI's records, the CI's IT system, and information (data) provided by account holders after failure, to make a deposit insurance determination.

The rectangular boxes in the diagram below represent each process step. The document boxes represent Output Files and reports that would be generated.



The CI's IT systems must be capable of calculating deposit insurance coverage. This calculation process is predicated on certain fundamental processes that all CIs are currently capable of executing. These processes include: timely end-of-day processing, accurate calculation of end-of-day principal and interest-earned amounts, timely review and ability to restrict access to accounts and release funds iteratively, daily reconciliation to the general ledger, tax reporting, and identification of outstanding official items. A full hold occurs in Step 1 when restricting access, whereas, a partial hold occurs iteratively, perhaps in Steps 4 and 7, when releasing insured funds up to the SMDIA while holding back the estimated uninsured amount. These fundamental processes are outside of the scope of Part 370, but they are assumed to be fully functional as part of the CI's current business processes.

It is important to follow FDIC regulation 12 C.F.R. 360.8 to determine the cutoff point used in calculating deposit and other liability account balances for insurance coverage purposes. A check posted to an account prior to the cutoff point (as defined in section 360.8), but not yet collected by the depository institution at time of failure, will be included as part of the Close-of-Business Account Balance Point (as defined in section 360.8). If a check has not posted to an account at the Cutoff Point, the check should not be included in the Close-of-Business Account Balance. The ultimate treatment of items in transit at time of failure will depend on the strategy used to resolve the failed bank. At the time of failure, the FDIC will implement decisions made as to the proper handling of pending transactions including but not limited to incoming wires, bank-rejected items, incoming ACH, lockbox payments, and recurring receipts related to trust properties or businesses.

3.3 Deposit Insurance Calculation

Step 1: Restrict Access to All Deposit Accounts

Major Activity: Restrict access, i.e., applying a full hold, to all deposit accounts in the core banking systems, including systems where Official Items may reside, to ensure no changes can be applied to ownership of, or access to, the account or any balance or accrued interest.

Restricting access to all accounts, whether in the bank’s core deposit system or ancillary deposit system should be implemented as soon as the bank fails. For account records not maintained by the bank, the third-party affiliates, brokers, custodians, et al. will be notified that access to the account has been restricted and all deposit ownership data submitted to the CI must be as of the date and time of failure. Depositors should not have access nor should any further transactions be allowed until the deposit insurance determination is completed.

The end-of-day processing described below and in 360.8 for sweep accounts will allow the reconciliation of in-flight transactions that occurred before the designated time of failure.

Step 2: Notify Fiduciaries for Alternative Recordkeeping Accounts

Major Activity: The FDIC will notify all fiduciaries listed on the most recent optional Alternative Recordkeeping Entity Report to request deposit account records in the format outlined in the Part 370 addendum to the *Deposit Broker’s Processing Guide* (Appendix C to this Guide). These entities will determine and report each customer’s principal balance as of the date and time of CI failure.

Step 3: Complete End-of-Day Processing and Maintain Supporting Documentation

Key Inputs	Key Outputs
— N/A	— Baseline for Deposit Insurance

Major Activity: The FDIC will utilize the CI’s systems to execute the end-of-day processes to ensure that all pending transactions are applied to the deposit systems and all balances reconcile with the general ledger. The process is detailed in 12 C.F.R § 360.8 *Method for determining deposit and other liability account balances at a failed insured depository institution*, <https://www.fdic.gov/regulations/laws/rules/2000-7800.html#fdic2000part360.8>.

- **Maintain Supporting Documentation:** Maintain the deposit account records at the time of failure for all deposit systems and customer file systems that contain the information pertinent to the beginning balances for deposit insurance calculations.

Step 4: Aggregate Deposits by ORC and Calculate Deposit Insurance

Major Activity: Aggregate depositor accounts for all ORCs by beneficial owner and apply deposit insurance rules to all eligible deposit accounts held at the CI.

Key Inputs	Key Outputs
— Validated Deposit Accounts	— Deposit Insurance Calculation — Allocation of Insured and Uninsured Balance Among Beneficial Owners

Key Steps: The ORC must be assigned for all deposit accounts before failure to comply with the annual reporting requirements. At failure, however, the initial aggregation discussed herein allows immediate liquidity for depositors with low-dollar accounts and alleviates system processing time. When the broker and other third-party files are received, **all** deposit accounts will be aggregated by ORC. The FDIC will use the CI's IT system to calculate deposit insurance as follows.

- **Initial Aggregation by Depositor:** The first aggregation is done by the CI at the depositor level. If depositor's aggregate balance at a CI is no more than the SMDIA, then all the funds the account holder has at a CI are fully insured and do not require aggregation by ownership right and capacity.
- **Aggregation by Ownership Right & Capacity:** The second step of aggregation is at the ORC level. If a depositor's aggregate balances exceed the SMDIA, the balances must be aggregated by ORC for a deposit insurance determination by ORC, as required by law.
- **Calculate Insurance:** Calculate insurance as outlined in Section 4 of this Guide.
- **Release funds up to the SMDIA:** Insured funds will be released iteratively as the insurance determinations are completed. A hold on the estimated uninsured amount will remain, i.e., a partial hold, until all pending files are processed. Allocate insured and uninsured balances among beneficial owners as outlined in Section 4.1.16 of this Guide.

Step 5: Generate Output Files and Reports

Major Activity: Generate Output Files that will serve as the permanent record of the insurance determination for the depositors at time of closing, including accounts in a pending status.

Key Inputs	Key Outputs
<ul style="list-style-type: none"> — Deposit Insurance Calculation — Allocation of insured and uninsured balances among beneficial owners 	<ul style="list-style-type: none"> — Customer File — Account File — Account Participant File — Pending File — Deposit Insurance Coverage Summary Report — Alternative Recordkeeping Entity Report (Optional)

Key Steps: The following activities are conducted by the FDIC using the CI's system.

- **Generate Output Files:** Generate the four Output Files required under Part 370, as further described in Section 5 and Appendix A of this Guide. The four Output Files are:
 - Customer File: The Customer File is used by the FDIC to capture information regarding the beneficial owners
 - Account File: The Account File specifies the insured and uninsured balances available to each depositor
 - Account Participant File: The Account Participant File identifies account participants, captures indicative information, and captures account participant allocations
 - Pending File: The Pending File captures accounts that require additional information before a deposit insurance determination can be completed
- **Produce Report:** Generate the Deposit Insurance Coverage Summary Report, as described in section 6 of this Guide.

- **Voluntary Report:** The CI may voluntarily generate the Alternative Recordkeeping Entity Report, as described in section 2.3.6 of this Guide.

Step 6: Process Alternative Recordkeeping Files with Transactional Features

Major Activity: Obtain and process the information needed to complete the deposit insurance determination for account holders with insufficient information or from account holders of accounts maintained in accordance with the alternative recordkeeping requirements.

Key Inputs	Key Outputs
— Data and files related to the pending accounts	— Output files to be updated

Key Steps: The following activities are conducted by the FDIC using the CI's IT systems in order to gather data needed to complete the deposit insurance determination.

- **Obtain Information for CI Depositor Accounts:** Update all aspects of the deposit account that will be used to determine insurance.
- **Obtain Information from account holders for accounts maintained in accordance with the alternative recordkeeping requirements:** Collect all information needed to make an insurance determination.
 - Account holders may submit a flat file that can be received on the CI's secure platform (see Appendix D, *Processing Alternative Recordkeeping Files*)
 - Review, validate, and approve account holder files for processing into CI's system

Step 7: FDIC to Review, Approve, and Release Holds for Insured Amounts

Major Activity: Input the information provided by customers, brokers, and other third parties into the CI's systems for the purposes of calculating deposit insurance. The FDIC will review and approve the calculations before insured funds are released or any uninsured funds are debited.

Key Inputs	Key Outputs
— Captured Information to-be Updated	— Updated Customer and Account Information — Supporting Documentation

Key Steps: The following activities are conducted by the FDIC using the CI's IT systems and utilized by the FDIC to update bank systems.

- **Aggregate Customer and Account Participant Records:** Once the data has been loaded into the system, the CI's IT system should have capability to:
 - Aggregate any new customer records provided within the existing customer records held by the CI by unique ID or government ID
 - Aggregate any new account participant records provided within the existing account participant records held by the CI

Step 8: Regenerate Output Files and Report: Repeat steps 5 and 6 above.

Step 9: Process Remaining Alternative Recordkeeping Accounts: Repeat step 7 above.

Step 10: Debit Uninsured Amounts

4 Deposit Insurance Coverage

4.1 Right and Capacity Codes

4.1.1 Overview

This section outlines the steps for completing the ORC, SMDIA, and deposit insurance calculations on deposit accounts at the CI.

First, the correct ORC must be determined from the deposit account records for each deposit account. One way to identify the applicable ORC would be based on account titling. For reference purposes only, the following resources list the i) key words, and ii) the business rules that the FDIC has used for bank failures.

- FDIC's IT System Insurance Determination Rules
<https://www.fdic.gov/regulations/resources/recordkeeping/documents/it-system-insurance-determination-rules.pdf>. Also see Appendix F.
- FDIC's Ownership Rights and Capacity Category Key Words
<https://www.fdic.gov/regulations/resources/recordkeeping/documents/ownership-right-capacity-key-words.pdf>. Also see Appendix G.

After the initial ORC assignments are made, CI staff may validate the assignments by cross-checking with service charge codes for business accounts and codes for public institution accounts, among other methods.

4.1.2 Single Accounts

4.1.2.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a single account:

- 1) Identify account holder.¹
- 2) If there are multiple account holders, refer to section 4.1.3 of this document for Joint Accounts.
- 3) If the account is titled in the name of a trust, then refer to Section 4.1.4 or Section 4.1.5 of this document for either revocable or irrevocable trust accounts.
- 4) If the account is titled in an individual's name and bank records indicate the account is payable on death to eligible beneficiaries, then refer to Section 4.1.4 of this document for revocable trusts.
- 5) If the account is a self-directed retirement plan account, then refer to Section 4.1.6 of this document for Certain Retirement Accounts.
- 6) The SGL category may include: (1) single owner, non-retirement, non-trust deposits, e.g., personal checking, savings, etc.; (2) single owner "doing business as" deposits; (3) accounts established for the "estate of" a deceased party;² (4) a grantor's retained interest for irrevocable trust deposits (IRR); (5) tax and insurance

¹ Account holder shall be deemed as a depositor entitled to up to the SMDIA as provided for under the applicable ownership category.

² A deceased account holder may have multiple accounts at the bank in the single account ownership right and capacity category. If the CI's failure date is within six months of the death of the account holder, then the decedent should be treated as though he or she were still alive and the funds in all single accounts held by the deceased account holder at the CI are aggregated and insured up to the SMDIA. If the account holder has been deceased for more than six months, then the CI has to identify who is the actual owner (e.g., the estate, heirs, etc.) and aggregate all single accounts under the actual beneficial owner and insure up to SMDIA.

payments under (MSA), assuming payment was from one person (not two people); (6) deposits under REV, to the extent the account holder names ineligible beneficiaries; and (7) deposits that fail to qualify under another ORC, such as (i) a joint account that is not a “qualifying” joint account; and (ii) a “non-qualifying entity” under the BUS ORC (see 330.11(d)).

- 7) If an account meets the definition of a single account, then set **DP_Right_Capacity** equal to **SGL**.
- 8) The account holder of a single account for the combined amount of his or her interests in all single accounts at the same CI is entitled to SMDIA.

4.1.2.2 Single Ownership Account Deposit Insurance Calculation

If all single ownership accounts have been processed through Section 4.1.2.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all single ownership accounts and the beneficial owners of the deposits in these accounts.
- 2) Aggregate total account balance and accrued interest by each unique beneficial owner for all deposits held by the owner in the single account right and capacity at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For the aggregated account balance and accrued interest for each beneficial owner:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured and the insured amount for each account is equal to the sum of balance and accrued interest.
 - b) If the total balance and accrued interest exceeds SMDIA, then funds in excess of SMDIA are not insured.
- 4) If there are uninsured funds for the account holder then apply debits.
- 5) Based on the above calculation record the respective uninsured amount to each account for the account holder.
- 6) Calculate the insured amount for each individual account as the sum of current balance and accrued interest, less the uninsured amount and record the insured amount for each account.

4.1.3 Joint Accounts

4.1.3.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a qualifying joint account:

- 1) Identify all co-owners of the account and determine if the joint account is a qualifying joint account by:
 - a) Verifying all co-owners are “natural persons” (defined as human beings);
 - b) Determining all co-owners have equal withdrawal rights; and
 - c) Verify all co-owners have signed, or have satisfied the signature requirement, as discussed in section 2.3.1 above, the signature card. The signature card requirement does not apply to certificates of deposit, deposits evidenced by negotiable instruments, or accounts subject to pass-through insurance.
- 2) For accounts that do not qualify as joint:
 - a) For accounts that include one or more co-owners that are not natural persons, the funds should be treated as jointly owned by the remaining natural person co-owners. If only one natural person owner exists, the account should be reclassified as single ownership account for deposit insurance purposes (refer to Section 4.1.2 of this document for Single Accounts).

- b) Accounts that the CI treats as joint but do not meet the signature card requirement should be placed in the Pending File under the **JNT DP_Right_Capacity** code and the RAC Pending_Reason code.
 - c) For accounts where the owners do not have equal withdrawal rights, the ORC will be determined by the actual ownership interest of the named account holders. For example, if individuals are the named account holders for a non-qualifying joint account, then refer to Section 4.1.2 of this document for Single Accounts.
- 3) If an account co-owner is deceased, then determine if the six-month rule applies. See 2.3.5. If it does, continue to classify as JNT (subject to other JNT requirements). If the six-month rule does not apply, then recognize the account co-owner's death for purposes of ORC selection and insurance calculation, e.g., a two owner JNT should be reclassified as a SGL.
 - 4) If account meets the definition of a "qualifying" joint account, then set **DP_Right_Capacity** equal to **JNT**.
 - 5) Split the total account balance and accrued interest equally across the total number of account co-owners.
 - 6) Each co-owner of a qualifying joint account(s) is insured up to SMDIA for their share of all qualifying joint accounts at the same CI.
 - 7) Each depositor is insured up to the SMDIA in the JNT ORC.

4.1.3.2 Joint Account Deposit Insurance Calculation

If all qualifying joint accounts have been processed through Section 4.1.3.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all unique joint account co-owners.
- 2) Aggregate total account balance and accrued interest for each unique account co-owner for those accounts held in the **JNT** right and capacity. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For the aggregated account balance and accrued interest for each account co-owner:
 - a) If the total balance and accrued interest of an account co-owner does not exceed SMDIA, then the funds of the account co-owner across all joint accounts at the CI are fully insured.
 - b) If the total balance and accrued interest of an account co-owner exceeds SMDIA, then the owner's funds in excess of SMDIA are not insured.
 - c) If there are uninsured funds, then calculate the uninsured amount for each account co-owner based on steps 3(a) and 3(b) above.
- 4) If there are uninsured funds for an account co-owner then apply debits to the appropriate account.
- 5) Based on the above calculation (and repeat as necessary for each account co-owner), record the respective uninsured amount for each account of the account co-owner.
- 6) The insured amount of the owner for each individual account is the difference between the co-owner's funds in that account and the uninsured amount calculated based on the steps above.

4.1.4 Revocable Trust Accounts

4.1.4.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a revocable trust account:

- 1) Identify all grantor(s) and all unique primary beneficiaries.

- a) A primary unique beneficiary is the person or entity entitled to an interest in the trust when the grantor dies. Alternative or contingent beneficiaries that depend on the death of primary beneficiaries are not taken into account in calculating deposit insurance coverage, if the primary beneficiaries are alive, except in the case where a life estate beneficiary is identified. Some trusts identify a life estate beneficiary with remainder beneficiaries upon the death of the life estate beneficiary. For deposit insurance calculations, each grantor – life estate beneficiary pair is insured up to the SMDIA across all REV trusts at the same CI. The remainder beneficiaries are also considered primary beneficiaries.
- 2) If a grantor is deceased determine if the FDIC’s six-month rule applies. See 2.3.5. If it does, then continue to classify the account as REV. If the six-month rule does not apply, then recognize the grantor’s death for purposes of ORC selection and insurance calculation. Under the REV ORC:
 - a) If the REV is an informal revocable trust (e.g. POD account) with two grantors, then after the first grantor dies and the six-month rule expires, treat the account as a REV with one grantor.
 - b) If the REV is a formal revocable trust with two grantors, then after the first grantor dies and the six month rule expires, treat the account as a REV with one grantor (unless the terms of the trust agreement dictate the trust be treated as an IRR).
- 3) Identify eligible unique primary beneficiaries.
 - a) If **all** primary beneficiaries are deceased, then:
 - i) If there are no substitute or contingent beneficiaries named in the revocable trust document for that primary beneficiary, then
 - (1) Funds associated with that revocable trust should be treated as funds in a single or joint account ORC belonging to the trust grantor(s) and aggregated and insured with other accounts of the trust grantor(s) in the corresponding ORC.
 - ii) If the trust document (or bank records for an informal revocable trust) indicates the interest associated with a deceased primary beneficiary is passed to other beneficiaries (e.g., per stirpes³ or per capita), determine the eligibility of the successor beneficiaries and the total number of unique eligible beneficiaries (including eligible successor beneficiaries) for purposes of deposit insurance calculation.
 - b) If **some** primary beneficiaries are deceased and there is no contingency for the deceased beneficiaries, then determine the number of eligible beneficiaries by counting the number of living primary beneficiaries (identified in the trust agreement or, for informal trust, in bank records). For example, if a POD account identifies three primary beneficiaries but one dies (without contingent beneficiaries), then the trust has two eligible beneficiaries.
 - c) For payable-on death (“POD”) and formal revocable trust account.
 - i) If a beneficiary is ineligible,⁴ then the beneficiary should be ignored for purposes of deposit insurance calculation under REV.
 - (1) Funds associated with that ineligible beneficiary should be treated as funds in a single account (SGL_ORC) for the grantor and aggregated with other SGL accounts the grantor has at the same CI. For example, if A and B co-own a POD revocable, name a corporation as the beneficiary, and have \$300,000 on deposit, then half the account (\$150,000) is treated as A’s SGL ORC and the

³ Per stirpes implies the estate of the deceased primary beneficiary is to be distributed to each branch of the family in equal share.

⁴ An ineligible beneficiary does not meet the requirements of an eligible beneficiary but is still able to legally receive the bequest under state law. Examples of ineligible beneficiaries include for-profit business entities and pet trusts. For purposes of calculating deposit insurance coverage, the funds associated with an ineligible beneficiary is reverted to funds in the SGL right and capacity of the grantor(s).

other half (\$150,000) is treated as B's SGL ORC. These totals are subject to aggregation with any other SGL accounts that A or B has at the same CI.

- d) If a primary beneficiary is invalid.⁵
 - i) Funds associated with that invalid beneficiary should be allocated to the remaining beneficiaries.
 - e) Where the co-owners of a revocable trust are the sole beneficiaries of the corresponding trust, then identify the account as a joint account and the account shall be insured as a joint account (refer to Section 4.1.3) and shall not be insured under the provisions of the Revocable Trust Accounts. (Example: If A and B establish a payable-on-death account naming themselves as the sole beneficiaries of the account, the account will be insured as a joint account because the account does not satisfy the intent requirement (under paragraph (a) of this section) that the funds in the account belong to the named beneficiaries upon the owners' death.
 - f) If the account names as beneficiary a formal revocable trust owned in whole or part by someone other than the account holders, then refer to Section 4.1.2 or Section 4.1.3 of this document for Single or Joint Accounts representing the interest of the grantor(s).
 - g) If the account has no eligible beneficiaries, then refer to Section 4.1.2 or Section 4.1.3 of this document for Single or Joint Accounts depending on the grantor(s).
- 4) If the account meets the definition of a revocable trust account, then set **DP_Right_Capacity** equal to **REV**.
 - 5) Identify information related to allocation of funds to eligible unique primary beneficiaries.
 - a) If ownership allocations to beneficiaries are not stated for a POD account, then assume an equal allocation across all beneficiaries.
 - b) If ownership allocations to beneficiaries are not stated for a revocable trust account other than a POD account, then place the account in the Pending File (see Section 5.4 of this document).
 - 6) If grantor information or beneficiary information is not complete, then place the account in the Pending File (see Section 5.4 of this document).
 - 7) If there is a life estate beneficiary who has the right to receive income from the trust or to use trust assets during the beneficiary's lifetime prior to other beneficiaries, then flag the beneficiary as a life estate beneficiary.
 - 8) Each unique combination of grantor and unique life estate beneficiary is entitled to the SMDIA for the combined amount of all account interests at the same CI.
 - 9) Each unique combination of grantor and eligible unique primary beneficiary is entitled to the SMDIA for the combined amount of all account interests at the same CI.

4.1.4.2 Revocable Trust Account Deposit Insurance Calculation

If all revocable trust accounts have been processed through Section 4.1.4.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then complete the following steps in order:

- 1) Identify the grantor and unique primary beneficiaries.
- 2) For each grantor identify the associated eligible unique primary beneficiaries.

⁵ An invalid beneficiary is unable to legally receive the bequest under state law. Example of invalid beneficiaries includes a fictional person. For purposes of calculating deposit insurance coverage, bequests to invalid beneficiaries are ignored and funds are allocated to the remaining beneficiaries.

- 3) Determine the allocations to the eligible unique primary beneficiaries based on the information of the allocation of funds (note a life estate beneficiary is valued at the SMDIA for purpose of deposit insurance calculation).
- 4) Determine the aggregate funds each grantor has across all revocable trust accounts at the CI allocated to eligible unique primary beneficiaries. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 5) If the total number of eligible unique beneficiaries of an account holder is five or fewer or if all primary beneficiaries have equal interest in the grantor's trust account (regardless of the total number of beneficiaries), then:
 - a) If the total amount of the grantor's interest does not exceed SMDIA times the number of eligible unique beneficiaries, then all of the grantor's revocable trust funds at the CI are fully insured.
 - b) If the total amount of the grantor's interest is greater than SMDIA times the number of eligible unique beneficiaries, then the excess is the uninsured amount for the account holder.
- 6) If the total number of eligible unique beneficiaries of a grantor is six or more and all the beneficiaries do not have equal interest in the trust, then:
 - a) Calculate the insured and uninsured amount for the funds associated with each beneficiary based on the aggregate dollar allocation from each grantor to each eligible unique beneficiary as calculated above in Step 3 by following the rules below:
 - i) If the actual allocation to each beneficiary is the SMDIA or less, then the grantor's entire revocable trust funds are fully insured.
 - ii) If the grantor's trust account contains life estate beneficiaries, then the interest for each unique life estate beneficiary is insured up to SMDIA.
 - iii) If any beneficiary interest exceeds SMDIA, then the grantor is insured for the greater of (a) the sum of each beneficiary's share of the trust deposit up to SMDIA for each beneficiary or (b) five times SMDIA.
 - b) If the total amount of the grantor exceeds the insured amount calculated based on the above, the excess is the uninsured amount for the grantor.
- 7) For all funds that do not meet the requirements for the REV ORC, aggregate and calculate deposit in the SGL ORC. See 4.1.2
- 8) If there are uninsured funds for the grantor in either the **REV** or other ORC then apply debits.
- 9) Based on the above calculation, record the respective uninsured amount of the grantor to each associated account.
- 10) The insured amount of the grantor for each associated account is the difference between the grantor's interests in that account and the uninsured amount calculated based on the steps above.

4.1.5 Irrevocable Trust Accounts

4.1.5.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for an irrevocable trust account:

- 1) An irrevocable trust account (12 C.F.R. § 330.13) is a deposit where the trustee of the irrevocable trust establishes the account in the name of the trust entity. For the purpose of deposit insurance coverage, irrevocable means that the grantor (person who created the trust) does not possess the power to terminate or revoke the trust. An irrevocable trust may be created by:
 - a) Written irrevocable trust agreement;

- b) Statute;
 - c) Valid court order; or
 - d) Death of one or more grantors of a revocable living trust.
- 2) Identify the following interests that may be insured:
- a) Non-contingent Beneficial Interests – Each beneficiary’s non-contingent interest is insured separately up to the SMDIA.
 - i) Identify any life estate beneficiaries.
 - ii) If ownership allocations to beneficiaries are not stated, then assume an equal allocation across non-contingent beneficiaries.
 - iii) If beneficiary information or information on beneficial interests is not complete, then place the account in the Pending File with the appropriate pending code (see Section 5.4 of this document).
 - b) Contingent Beneficial Interests – All contingent interests are insured in the aggregate up to the SMDIA.
 - c) Grantor Retained Interest – Any interest retained by the grantor is insured separately in the appropriate ORC for the grantor or grantors.

4.1.5.2 Irrevocable Trust Account Deposit Insurance Calculation

If all irrevocable trust accounts have been processed through Section 4.1.5.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all grantor(s) and beneficiaries.
 - a) If an irrevocable trust has two or more grantors, presume that their contributions to the trust are equal.
 - b) Determine which, if any, beneficial interests are contingent.
 - c) Determine the value of life estate beneficial interests through the use of IRS actuarial tables.
- 2) Determine the non-contingent beneficial interests by unique combination of grantor and beneficiary.
- 3) Determine the contingent trust interests by grantor.
- 4) Determine each grantor’s retained interest in the trust (if any).
- 5) Aggregate the non-contingent interests from all irrevocable trusts with the same combination of grantor and beneficiary. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
 - a) If the total amount of the non-contingent interests at the CI for that combination of grantor and beneficiary does not exceed SMDIA, those interests are fully insured.
 - b) If the total amount of the non-contingent interests at the CI for that combination of grantor and beneficiary exceeds SMDIA, those interests are not fully insured, and the excess is the uninsured amount.
- 6) Aggregate all contingent interests by grantor and trust (if any). If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
 - a) If the total contingent interest does not exceed SMDIA, the contingent interests are fully insured.
 - b) If the total contingent interest exceeds SMDIA, the contingent interests at the CI are not fully insured and the excess is the uninsured amount.
- 7) The sum of the uninsured amounts from the non-contingent trust interests and contingent interests of the grantor is the total uninsured amount of the grantor in the **IRR** right and capacity at the CI.

- 8) Aggregate each grantor's retained interests (if any) with the grantor's other single account interests (if any) at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
 - a) If the total amount does not exceed SMDIA, the grantor's total funds in the single account right and capacity at the CI are fully insured.
 - b) If the total amount exceeds SMDIA, the grantor's total funds in the single account right and capacity at the CI are not fully insured and the excess is the uninsured amount.
- 9) If there are uninsured funds for a grantor in the SGL ORC, then apply debits.
- 10) For each grantor and for each ORC (**IRR** or **SGL**), the insured amount for each individual account is the difference between the funds of the account allocated to that right and capacity and the corresponding uninsured amount.
- 11) Flag the grantor's accounts that have been processed as an insurance calculation is completed.

4.1.6 Certain Retirement Accounts⁶

4.1.6.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a certain retirement account:

- 1) Identify account holder and plan administrator.
- 2) If account is an Education IRA,⁷ then refer to Section 4.1.5 of this document for Irrevocable Trust Accounts.
- 3) If account is a defined benefit plan or defined contribution plan which is not self-directed, then refer to Section 4.1.7 of this document for Employee Benefit Plan Accounts.
- 4) If account holder is deceased, then:
 - a) If account continues to be maintained in the decedent's name and continues to be recognized as the decedent's retirement account, the account is insured as a certain retirement account of the decedent.
 - b) If account ownership transferred from the decedent to another individual or entity, such as a beneficiary, calculate deposit insurance based on the actual ownership.
- 5) If account meets the definition of a certain retirement account, then set **DP_Right_Capacity** equal to **CRA**.
- 6) Each account holder of a certain retirement account for the combined amount his or her interest of all certain retirement accounts at the same CI is entitled to SMDIA.

4.1.6.2 Certain Retirement Account Deposit Insurance Calculation

If all certain retirement accounts have been processed through Section 4.1.6.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all certain retirement accounts by the account holder.
- 2) Aggregate total account balance and accrued interest by each account holder for those accounts held in the CRA ORC. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).

⁶ Commonly known as Individual Retirement Accounts (IRAs) and includes other self-directed retirement accounts.

⁷ Coverdell Education Savings Account with designated eligible beneficiaries.

- 3) For the aggregated account balance and accrued interest for each account holder,
 - a) If the total balance and accrued interest allocated to the account holder does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest allocated to the account holder does exceed SMDIA, then funds in excess of SMDIA are not insured.
- 4) If there are uninsured funds for the account holder then apply debits.
- 5) Based on the above calculation, record the uninsured amount to each account associated with the account holder.
- 6) The insured amount for each individual account is the difference between the sum of current balance and accrued interest and the uninsured amount.

4.1.7 Employee Benefit Plan Accounts

4.1.7.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for an employee benefit plan account:

- 1) Identify the employer, plan administrator, and types of deposit.
- 2) If an account is a self-directed account, then refer to Section 4.1.6 of this document for Certain Retirement Accounts.
- 3) If account meets the definition of an employee benefit plan account, then set **DP_Right_Capacity** equal to **EBP**.
- 4) If there is overfunding of an employee benefit plan, then aggregate the overfunding with any other funds in the employer has in the EBP right and capacity.
- 5) If any funds in the account are invested in non-deposit products such as stocks, bonds, or other investments, then the insurance coverage will not apply.
- 6) Identify each of the plan participants and the share each participant has in the employee benefit plan to determine their percentage share in the deposit account for the insurance calculation.
- 7) If the identification of the participants or their percentage share is not available, then place account in the Pending File (see Section 5.4 of this document).
- 8) If participant identification or their percentage share information is available, then:
 - a) Flag plan participants with contingent interests that are not based on age.⁸
 - b) For each participant, calculate share of total employee benefit plan.
 - c) If there is any residual value following the allocation to the participants, then flag the participant employee benefit plan for overfunding.
- 9) The aggregate of all non-contingent interests for a combination of unique employer account and unique plan participant for an employee benefit plan at the same CI is insured up to the SMDIA.^{9, 10}

⁸ "Contingent interest" is defined under the terms of each employee benefit plan documents

⁹ "Non-contingent interest" is an interest capable of determination without evaluation of contingencies other than life expectancy.

¹⁰ In addition to the coverage afforded to non-contingent interests within the plan, the contingent interests of all plan participants are aggregated and insured up to the SMDIA. Deposit insurance for contingent interests is not a per participant calculation.

- 10) The aggregate of all contingent interests for an employee benefit plan account at the same CI is insured up to the SMDIA.¹¹
- 11) The aggregate of all overfunding for an employer for an employee benefit plan account at the same CI is entitled to SMDIA.

4.1.7.2 Employee Benefit Plan Account Deposit Insurance Calculation

If all employee benefit plan accounts have been processed through Section 4.1.7.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all employee benefit plan accounts by unique employer accounts and unique plan participants.
- 2) Aggregate total account balance and accrued interest by each unique plan participant for all non-contingent interests. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) Aggregate total account balance and accrued interest for all contingent interests. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 4) Aggregate total account balance and accrued interest by each unique employer for all overfunding. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 5) For each of the aforementioned aggregations:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest does exceed SMDIA, then funds in excess of SMDIA are not insured.
- 6) If there are uninsured funds for a plan participant in the EBP right and capacity, then apply debits.
- 7) Based on the above calculation, record the uninsured amounts to the accounts.
- 8) Based on the above calculation, record the uninsured amounts to the accounts in each ORC (**EBP**).
- 9) The insured amount for each individual account is the difference between funds allocated to each ORC (**EBP**) and the uninsured amount.

4.1.8 Business Accounts

4.1.8.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a business account:

- 1) If the deposit account is owned by a corporation, partnership, or unincorporated association that is not engaged in independent activity,¹² then deposits are considered to be owned by the person(s) who established the account or who own or control the corporation, partnership, or unincorporated association.

¹¹ See previous footnote regarding employee non-contingent and contingent interests.

¹² The term “independent activity” is defined as: a corporation, partnership or unincorporated association shall be deemed to be engaged in an “independent activity” if the entity is operated primarily for some purpose other than to increase deposit insurance separately incorporated subsidiaries engaged in an independent activity are separately insured from each other and from the parent company.

- a) For these deposit accounts, determine the ORC based on the actual ownership of the account and calculate the deposit insurance based on either the Single Account or Joint Account ORC. Refer to Section 4.1.2 of this document for insurance calculation for Single Accounts or Section 4.1.3 of this document for insurance calculation for Joint Accounts.
- 2) If the account for an unincorporated association does not include the name of the unincorporated association in the account title, then the account is insured as the personal deposits of the officer(s) of the organization whose name(s) appear in the Account File, not as the funds of the organization as a business account.
 - a) For these deposit accounts, determine the ORC based on the actual ownership of the account and calculate the deposit insurance based on either the Single account or Joint account right and capacity (Refer to Section 4.1.2 of this document for insurance calculation for Single Accounts or Section 4.1.3 of this document for insurance calculation for Joint Accounts).
- 3) If the account is a sole proprietorship or doing business as (DBA) account, then the funds in the account are insured as a single account of the owner (Refer to Section 4.1.2 of this document for insurance calculation for Single Accounts).
- 4) If the deposit account is owned by a corporation, partnership, or unincorporated association engaged in independent activity,¹³ then set **DP_Right_Capacity** equal to **BUS**.
- 5) The corporation, partnership, or unincorporated association of a business account is insured up to the SMDIA for their combined amount of principal and accrued interest of all accounts under the **BUS** right and capacity at the same CI.¹⁴

4.1.8.2 Business Account Deposit Insurance Calculation

If all business accounts have been processed through Section 4.1.8.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 Pending File of this document):

- 1) Identify the corporation, partnership, or unincorporated association that owns the business account.
- 2) Aggregate total account balance and accrued interest of the corporation, partnership, or unincorporated association across all accounts the entity holds in the **BUS** ORC at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest does exceed SMDIA, then funds in excess of SMDIA are not insured.
- 3) If there are uninsured funds for the corporation, partnership, or unincorporated association, then apply debits.
- 4) Based on the above calculation, record the uninsured amounts to each business account the corporation, partnership, or unincorporated association has at the CI.
- 5) The insured amount for each individual account is the difference between the sum of current balance and accrued interest and the uninsured amount.

¹³ Separately incorporated subsidiaries engaged in an independent activity are separately insured from each other and from the parent company. If a corporation has divisions that are not separately incorporated, deposits in the names of those divisions are not separately insured. Additionally, deposit accounts designated for different purposes but held by the same corporation are not separately insured.

¹⁴ Note if an entity has multiple signatories, officers, or partners, then the calculation of deposit insurance is unaffected as insurance calculations are made at the corporation, partnership, and unincorporated association level.

4.1.9 Government Accounts

4.1.9.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a government account:

- 1) Identify number of official custodians¹⁵ with independent authority over funds for each account.
- 2) If an account is held by the Bureau of Indian Affairs on behalf of Native Americans, then see Section 4.1.14 of this document for Custodian Accounts for American Indians.
- 3) If an account is deposited by an insured depository institution pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy, then refer to Section 4.1.15 of this document for Accounts of an IDI Pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy.
- 4) If government account official custodians are unknown or if the CI cannot verify if custodians are official and/or can act with independent authority over funds in an account, then place account in the Pending File (see Section 5.4 of this document).
- 5) If an account is held by an official custodian of the United States, then SMDIA calculation is equal to that of government accounts for public units located in the same state as the CI:
 - a) If the account is a time and savings account, not demand deposit account, then set **DP_Right_Capacity** equal to **GOV1**.¹⁶
 - b) If the account is a demand deposit account, not time or savings account, then set **DP_Right_Capacity** equal to **GOV2**.
- 6) If an account is held by an official custodian of a Native American tribe, then SMDIA calculation is equal to that of government accounts for public units located in the same state as the CI:
 - a) If the account is a time and savings account, not demand deposit account, then set **DP_Right_Capacity** equal to **GOV1**.
 - b) If the account is a demand deposit account, not time or savings account, then set **DP_Right_Capacity** equal to **GOV2**.
- 7) If an account is not held by either an official custodian of a Native American tribe OR an official custodian of the United States:
 - a) If account is held by an official custodian in a CI located in the same state as the public unit and is a time and savings account,¹⁷ not demand deposit account, then set **DP_Right_Capacity** equal to **GOV1**.
 - b) If account is held by an official custodian in a CI located in the same state as the public unit and is a demand deposit account, not time and savings account, then set **DP_Right_Capacity** equal to **GOV2**.

¹⁵ An official custodian must have plenary authority, including control, over funds owned by the public unit which the custodian is appointed or elected to serve. If the exercise of authority or control over the funds of a public unit requires action by, or the consent of, two or more officers, employees, or agents of such public unit, then they will be treated as one “official custodian.” Should an individual meet the FDIC definition of “official custodian” for two different public units, that individual is separately insured for deposits held on behalf of each public unit.

¹⁶ For coverage under the Government Accounts category, accounts are grouped into two categories: Demand Deposit Accounts and Time and Savings Accounts. A Demand Deposit Account is a deposit that is payable on demand and for which the depository institution does not reserve the right to require at least seven days written notice of an intended withdrawal.

¹⁷ The following deposit types are included within the definition of “Time and Savings”: NOW Account (these are deposits on which the depository institution has reserved the right to require at least 7 days written notice prior to withdrawal or transfer of any funds from the account), Savings, Certificate of Deposit (CD), and Money Market Deposit Account (MMDA).

- c) If account is held by an official custodian in a CI located outside the state in which the public unit is located, then set **DP_Right_Capacity** equal to **GOV3**.
- 8) Each unique combination of official custodian, public unit, and **DP_Right_Capacity (GOV1, GOV2, and GOV3)** is insured up to the SMDIA for the combined amount of all account interests at the same CI.

4.1.9.2 Government Account Deposit Insurance Calculation

If all government accounts have been processed through Section 4.1.9.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document):

- 1) Identify all unique combinations of official custodians, public units, and government account right and capacity **DP_Right_Capacity (GOV1, GOV2, and GOV3)**.
- 2) Aggregate total account balance and accrued interest by each unique combination of official custodians, public units, and government account right and capacity **DP_Right_Capacity (GOV1, GOV2, and GOV3)**. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For each of the aggregated amounts above:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest does exceed SMDIA, then funds in excess of SMDIA are not insured.
- 4) If there are uninsured funds then apply debits.
- 5) Based on the above calculation, record the uninsured amounts to the accounts.
- 6) The insured amount for each individual account is the difference between the sum of current balance and accrued interest and the uninsured amount.

4.1.10 Mortgage Servicing Accounts

4.1.10.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a mortgage servicing account:

- 1) If the deposit account opened by a mortgage servicer is for deposits representing the commingled payments of taxes and insurance (“T&I”) premiums, then confirm account meets the titling and recordkeeping requirements for fiduciary accounts (see Section 2.3.6.1 of this document).
- 2) If the deposit account is a deposit account opened by a mortgage servicer for the purpose of holding commingled payments of principal and interest (“P&I”) made by mortgagors, then set **DP_Right_Capacity** equal to **MSA**.
- 3) Identify each unique mortgagor and the total account balance and accrued interest each mortgagor has in the mortgage servicing account based on the account information for the insurance calculation.
- 4) If the identity of mortgagors or their share is not available, then place account in the Pending File (see Section 5.4 of this document).
- 5) Each unique combination of mortgagor and mortgage servicer’s P&I payment in all mortgage servicing accounts at the same CI is insured up to the SMDIA.
- 6) For the combined amount of its overfunding in all mortgage-servicing accounts at the same CI, the mortgage servicer is insured up to the SMDIA.

4.1.10.2 Mortgage Servicing Account Deposit Insurance Calculation

If all mortgage-servicing accounts have been processed through Section 4.1.10.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then for all unprocessed accounts:

- 1) Identify all unique combinations of mortgage servicer and mortgagor.
- 2) Aggregate total account balance and accrued interest associated with P&I payments by each unique combination of mortgage servicer and mortgagor for those accounts held in the **MSA** ORC. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) Aggregate total account balance and accrued interest by each mortgage servicer for all overfunding (if any) and insure the total funds of each mortgage servicer under the Business Account right and capacity (together with the other funds each mortgage servicer has under the Business Account ORC at the same CI). If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 4) Aggregate the total T&I payments contributed by each mortgagor (if any) across the mortgage servicers and aggregate the total T&I funds of each mortgagor with the other funds each mortgagor has under the same ORC at the same CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 5) For each of the aforementioned aggregations:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest does exceed SMDIA, then funds in excess of SMDIA are not insured.
- 6) After going through Steps 5(a) and 5(b), calculate the uninsured amounts for the unique combination of mortgagor and mortgage servicer under the **MSA** right and capacity, by mortgage servicer under the **BUS** right and capacity (if applicable), and by mortgagor under the respective ORC (if applicable).
- 7) If there are uninsured funds then apply debits.
- 8) Calculate the uninsured amount for each mortgage servicing account based on results from step 7 and record the uninsured amount for that mortgage servicing account by ORC.
- 9) The insured amount for each individual account is the difference between the sum of current balance and accrued interest and the uninsured amount.

4.1.11 Accounts held by a Depository Institution as the Trustee of an Irrevocable Trust

4.1.11.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for an account held by a depository institution as the trustee of an irrevocable trust:

- 1) Identify the trust fund owner or beneficiary.¹⁸
- 2) If the account meets the definition of an account held by a depository institution as the trustee of an irrevocable trust, set **DP_Right_Capacity** equal to **DIT**.

¹⁸ The trust fund owner is the owner of the trust funds held by the depository institution as a trustee for an irrevocable trust. The trust fund owner can be the grantor (for the retained interest) or the beneficiary named in the irrevocable trust document.

- 3) Each trust fund owner or beneficiary represented is entitled to SMDIA for the combined amount of his or her interests in all accounts held under each separate trust under the DIT ORC at the CI.

4.1.11.2 Deposit Insurance Calculation for Accounts Held by a Depository Institution as the Trustee of an Irrevocable Trust

If all accounts held by a depository institution as the trustee of an irrevocable trust have been processed through Section 4.1.11.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 Pending File), then:

- 1) Identify all trust fund owner(s) or beneficiaries.
- 2) Aggregate the total account balance and accrued interest of each trust fund owner or beneficiary for all accounts the trust fund owner or beneficiary holds under the same trust with the same depository institution under the DIT ORC at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts under the same trust with the same DIT ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For the aggregated account balance and accrued interest of each trust fund owner or beneficiary:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest exceeds SMDIA, then funds in excess of SMDIA are not insured.
- 4) If there are uninsured funds then apply debits.
- 5) Based on the above calculation, record the respective uninsured amount of each DIT account the trust fund owner or beneficiary has at the CI.
- 6) Calculate the insured amount for each **DIT** account and trust fund owner or beneficiary as the difference between his or her funds in the account and the uninsured amount.

4.1.12 Annuity Contract Accounts

4.1.12.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for an annuity contract account:

- 1) Confirm the titling of the annuity contract deposit reflects the relationship between the annuitant and the insurance company.
- 2) Check the following to insure the account meets the definition of the annuity contract account for purpose of deposit insurance:
 - a) The account cannot be charged with the liabilities arising out of any other business of the insurance company or corporation.
 - b) The account cannot be invaded by the insurance company or the corporation's other creditors if the corporation becomes insolvent and its assets are liquidated.
 - c) In case either of the above two requirements is not met, determine the ORC of the funds in the account based on actual ownership of the funds.
- 3) If the account meets the definition of the annuity contract account, then set **DP_Right_Capacity** equal to **ANC**.
- 4) For all **ANC** accounts associated with the insurance company/corporation and the annuitant, determine whether applicable state law provides that the funds held in these **ANC** accounts are owned by the insurance company/corporation, or alternatively, by the annuitant:
 - a) For accounts where ANC funds are owned by the insurance company/corporation, determine all unique insurance company/corporation and annuitant pairs and the total account balance and accrued interest

attributed to each such combination. Funds attributable to each unique insurance company/corporation – annuitant pair are insured up to the SMDIA; coverage is not aggregated across multiple accounts placed by different insurance companies at the CI

- b) For accounts where state law specifically provides that ANC funds are owned by the annuitant, funds attributable to each unique annuitant are insured up to the SMDIA in aggregate; coverage is aggregated across multiple accounts with the same annuitant even if placed by different insurance companies at the CI. Determine the total account balance and accrued interest attributable to each annuitant.¹⁹

4.1.12.2 Annuity Contract Accounts Deposit Insurance Calculation

If all annuity contract accounts have been processed through Section 4.1.12.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 Pending File), then:

- 1) Identify either each unique annuitant or each unique combination of insurance company/corporation and annuitant, as calculated under Section 4.1.12.1 of this document.
- 2) Aggregate total account balance and accrued interest for either each unique annuitant or each unique combination of insurance company/corporation and annuitant for all accounts held in the **ANC** ORC at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 4) For each of the aforementioned aggregations:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest does exceed SMDIA, then funds in excess of SMDIA are not insured.
 - c) After processing steps 4a and 4b, calculate the uninsured amounts for either each unique annuitant or each unique combination of insurance company/corporation and annuitant under the **ANC** right and capacity.
- 5) For either each unique annuitant or each unique combination of insurance company/corporation and annuitant, if there are uninsured funds under the **ANC** right and capacity then apply debits.
- 6) Calculate the uninsured amount for each annuity contract account based on results from Step 5 and Step 6 and record the uninsured amount for that annuity contract account.
- 7) Record the insured amount for accounts of each annuitant or each combination of annuitant and insurance company.

4.1.13 Public Bond Accounts

4.1.13.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a public bond account:

- 1) Identify all unique combinations of bond issuers and bondholders.

¹⁹ Generally, funds on deposit at an IDI are owned by the insurance company/corporation. While rare, there may be instances where state law provides that the annuitant is the owner of the funds. Covered institutions should rely on their counsel to determine state law jurisdiction for accounts where this might be the case.

- 2) If account meets the definition of a public bond account, then set **DP_Right_Capacity** equal to **PBA**.
- 3) Identify each of the unique bondholders and the total account balance and accrued interest each bondholder has in the public bond account based on their respective beneficial interest for the insurance calculation
- 4) If the identification of bondholders and their beneficial interests is not complete, then place the account in the Pending File (see Section 5.4 of this document).
- 5) Each unique combination of bondholder’s beneficial interest in a public bond account and bond issuer at the same CI is entitled to SMDIA.

4.1.13.2 Public Bond Account Deposit Insurance Calculation

If all public bond accounts have been processed through Section 4.1.13.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 of this document), then:

- 1) Identify all public bond accounts by unique combination of bondholder and bond issuer of the public bond account.
- 2) Aggregate the total balance and accrued interest by each unique combination of bondholder and bond issuer under the **PBA ORC**. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For the aforementioned aggregation:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest do exceed SMDIA, then funds in excess of SMDIA are not insured.
- 4) After going through steps 3(a) and 3(b), calculate the uninsured amounts for the unique combination of bondholder and bond issuer under the **PBA ORC**.
- 5) For each combination of public bond issuer and bondholder, if there are uninsured funds under the **PBA ORC**, then apply debits.
- 6) Calculate the total uninsured amount for each public bond account of each bond issuer based on results from step 5 and record the uninsured amount for that public bond account in the **PBA ORC**.
- 7) The insured amount for each individual account is the difference between the funds in the **PBA ORC** and the corresponding uninsured amount.

4.1.14 Custodian Accounts for American Indians²⁰

4.1.14.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for a custodian account for American Indians:

- 1) Identify the Native American(s) for which the deposit account is held by the Bureau of Indian Affairs (“BIA”).
- 2) Check the following to confirm the account meets the definition of the custodian account for Native Americans for purpose of deposit insurance:
 - a) The account records indicate the funds are held by the disbursing agent in an agency capacity.
 - b) The disbursing agent must hold the funds pursuant to 25 U.S.C. 162 (a) or similar authority.
 - c) The Native American must have an ascertainable interest in the funds.

²⁰ FDIC regulations use the term “American Indian” when referencing accounts of Native Americans.

- d) In case either of the above three requirements is not met, determine the ORC of the funds in the account based on actual ownership of the funds.
- 3) If the account represents the personal deposit of a Native American or Native Americans and the funds are not held by the BIA, then refer to Sections 4.1.2 for insurance calculation for the Single Accounts or Section 4.1.3 for the Joint Accounts.
- 4) If the account represents accounts held by an official custodian of a Native American tribe and the funds are not held by the BIA, then refer to Section 4.1.9 for insurance calculation for the Government Accounts.
- 5) If account meets the definition of a custodian account for Native Americans, then set **DP_Right_Capacity** equal to **BIA**.
- 6) Custodian accounts for American Indians are insured up to SMDIA for each Native American for whom the BIA is acting.

4.1.14.2 Deposit Insurance Calculation

If all Custodian Accounts for American Indians have been processed through Section 4.1.14.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 Pending File), then:

- 1) Identify all Native Americans for which deposits of the account are held.
- 2) Determine the amount each Native American is entitled to in the account.
- 3) Aggregate the deposits across all BIA accounts each Native American holds at the CI. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).²¹
- 4) For the aggregated amount each Native American holds in the **BIA** ORC at the CI:
 - a) If the amount does not exceed SMDIA, then the funds are fully insured.
 - b) If the amount exceeds SMDIA, then funds in excess of SMDIA are not insured.
- 5) If there are uninsured funds for a Native American then apply debits.
- 6) Based on the above calculation, record the uninsured amount for each BIA account.
- 7) Calculate the insured amount for each Native American as the difference between his or her interest in the account and the uninsured amount.

4.1.15 Accounts of an IDI Pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy

4.1.15.1 Right and Capacity and SMDIA Calculation

Determine if account meets FDIC requirements for an account of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy:

- 1) Identify the IDI holding the account pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy.

²¹ When the same Native American is the beneficial owner on multiple BIA accounts, then the beneficial owner's interest in those multiple BIA accounts should be aggregated under the BIA ORC. Under the BIA ORC, the combined beneficial ownership interest of each Native American is insured up to SMDIA. At the same bank, each Native American is separately insured for any deposits they hold in SGL, JNT, or other ORC. There is no aggregation between BIA and non-BIA accounts, even though the underlying beneficial owner may be the same.

- 2) If the account represents the deposits of an IDI not pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy, then see Section 4.1.8 for insurance calculation for the Business Accounts.
- 3) If account meets the definition of an account of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy at the CI, then set **DP_Right_Capacity** equal to **DOE**.
- 4) Each IDI is entitled to SMDIA for the combined amount of their deposits in all accounts under the **DOE** ORC at the same CI.

4.1.15.2 Deposit Insurance Calculation

If all accounts pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy have been processed through Section 4.1.15.1 Right and Capacity and SMDIA Calculation or placed in the Pending File (see Section 5.4 Pending File), then:

- 1) Identify the IDI and all accounts the IDI has under the **DOE** ORC at the CI.
- 2) Aggregate total account balance and accrued interest of each IDI for those accounts held in the **DOE** ORC. If this is a second or successive iteration of the Deposit Insurance Calculation due to newly identified account(s), the accounts in the same ORC from the previous calculation must be aggregated with the newly identified account(s).
- 3) For the aggregated account balance and accrued interest for each IDI:
 - a) If the total balance and accrued interest does not exceed SMDIA, then the funds are fully insured.
 - b) If the total balance and accrued interest exceeds SMDIA, then funds in excess of SMDIA are not insured.
- 4) If there are uninsured funds for the IDI then apply debits.
- 5) Based on the above calculation, record the uninsured amount of each **DOE** account the IDI has at the CI.
- 6) Calculate the insured amount for each **DOE** account the IDI has at the CI as the difference between the sum of current balance and accrued interest and the uninsured amount.

4.1.16 Allocation of Uninsured Funds - Optional

The CI's system could be capable of allocating uninsured funds among accounts if the depositor has more than one account at the CI. FDIC has developed an order of allocating uninsured funds when debiting the uninsured funds to reduce the burden and disruption of pending transactions to depositors that might have accounts that need adjustment based on the Allocation of Uninsured Funds. This is generally the same for most ownership categories, except jointly owned and revocable trust accounts, discussed in detail below. Under this practice, the uninsured amount is applied based on the account product type in the following order of allocation: CDS, SAV, MMA, NOW, and DDA. The rationale for this order is based on time and savings accounts historically having the fewest pending transactions as opposed to demand deposit accounts being used regularly for day-to-day funding needs. If an account is joint and not titled to a formal or informal trust, uninsured amounts are debited on a pro rata basis based on the co-owner's share percentage regardless of the account product type. The pro rata uninsured application is used for joint accounts to ensure a fully insured joint owner is not disproportionately affected.

For revocable trust accounts, uninsured amounts are first debited from formal revocable trusts and subsequent debits are then applied to informal revocable trust accounts (In Trust For or Payable on Death). Even if a revocable trust account (formal or informal) might end up being a jointly owned account, it follows the suggested debiting order because the revocable trust category allows for accounts to have a single owner or multiple owners.

If there are equal account types within a depositor's ownership category when trying to determine the debiting order, for example two CD accounts, the uninsured amount is debited first from the highest balance where the account type is the same. If the balances are the same, then the lowest account number is levied first.

After the deposit insurance calculation is completed, uninsured funds could be debited from accounts in the following order to minimize impact on depositors:

1. Certificate of deposit
2. Savings account
3. Money market account
4. Negotiable order of withdrawal
5. Demand deposit account

If a depositor has only one account that is uninsured, the calculation of the debit amount is simply subtracting the insured amount from the total balance (principal plus accrued interest).

Process at Failure

After the deposit insurance determination is complete, the FDIC staff or an acquiring institution, as applicable, will calculate the accrued interest based on the CI's records or through the servicer's records and generate IRS form 1099-INT, if applicable, at year-end. The FDIC staff will also generate a letter for the depositors of uninsured funds for their tax records.

5 Output File Generation

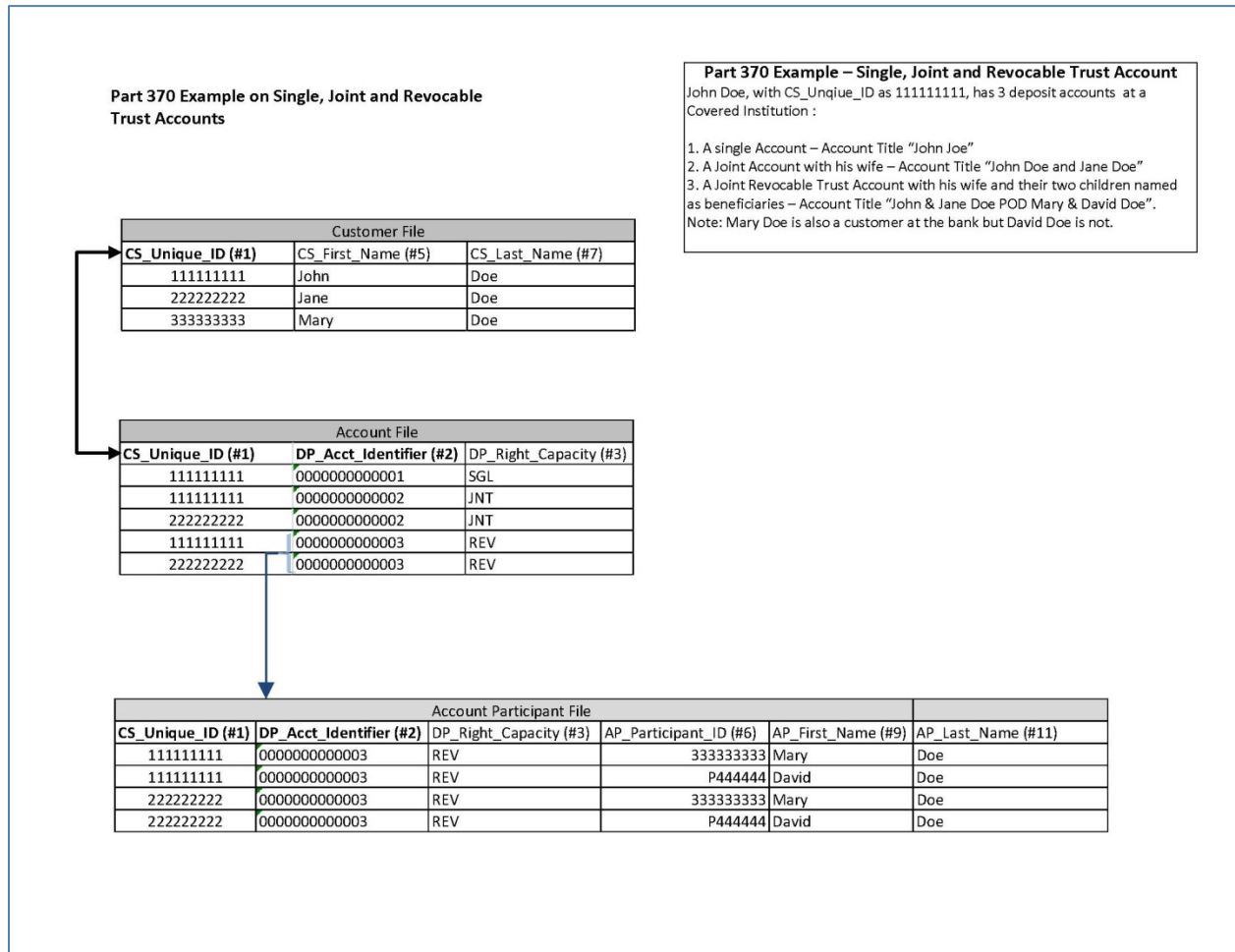
The following section provides an overview of the steps each CI should follow when populating the four Output Files described in Appendix A (Customer File, Account File, Account Participant File, and Pending File). Appendix A identifies the data fields that may be populated with a null value. Part 370 requires that each CI will provide all information described in Appendix A unless noted otherwise. If a data field is allowed a null value per Appendix A, it should be represented by two consecutive pipe delimiters and the account should not be placed in the Pending File.

All Output Files contain the CS_Unique_ID field which should be unique to each CI depositor and provide a common key linking all files. The Account Participant File is linked to the Account File by the CS_Unique_ID, the DP_Right_Capacity, and the DP_Acct_Identifier. The file relationships should conform to the following rules:

- Each account represented on the Account File or the Account Participant File should have a corresponding customer record in the Customer File.
- Each account represented on the Account Participant File should have a corresponding account on the Account File.
- Each Account on the Pending File should not appear on the Account File, except in the case of pass-through accounts.
- Each Account Participant that is also a Customer of the CI should have the same AP_Participant_ID as its CS_Unique_ID at the CI.

For alternative record keeping files, the CS_GOVT_ID, namely the social security number or tax identification number should be the preferred linking field. See Appendix C for details of the alternative recordkeeping fields.

The graphic below illustrates how the CS_Unique_ID field functions within the Output files



In the case of a CI that has acquired or merged with another IDI, the “Six-Month Rule” (12 C.F.R § 330.4) may apply. In this case, the newly acquired deposits are separately insured from any accounts a depositor may already have at the acquiring CI for an initial period of six months. Additional scenarios may result in changes in insurance coverage. A CI should carefully review deposit accounts to determine whether they are eligible for the Six-Month Rule. A CI with accounts subject to the Six-Month Rule should separately populate the four Output Files for each IDI it has acquired.

5.1 Output File Population – Customer File

The Customer File should be populated with the information described in Appendix A except as noted below:

- 1) In the case of accounts where an account is held by an entity, the CS_Entity_Name should be populated and the customer information fields should be populated with the contact information of a person associated with the account.
- 2) In the case of an account with multiple owners, there should be one customer record with a CS_Unique_ID for each account holder. For example, a **JNT** account owned by Harry and Joan Smith would result in the creation of two customer records and two CS_Unique_IDs on the Customer File.
- 3) In the case of Pass-Through Accounts, the Customer File should be populated for each of the account’s beneficial owners as information about the beneficial owner is obtained. Each beneficial owner should

receive its own CS_Unique_ID. In cases where a beneficial owner is already a customer of the CI, the CI should match the customer to its existing CS_Unique_ID.

- 4) The CS_Security_Pledge_Flag only applies to government accounts and should not be populated for other customer types. The CI should undertake every effort to confirm that Official Custodians are in fact Official Custodians of a **GOV** account and not simply authorized signatories to the account before including them in the Customer File, as required by 12 C.F.R. § 330.15(b).²²
- 5) In cases where securities are pledged to the government entity on a pool basis and secure only a percentage, but not all, of an account's uninsured funds, the CS_Security_Pledge_Flag should be set to "Y." As stated in the rule, this field indicates whether the covered institution has pledged securities to the government entity, to cover any shortfall in deposit insurance.
- 6) The mailing address should be used for lines 10 through 16 on the Customer File, notwithstanding instructions in the file descriptions. The FDIC may need to contact or deliver items to account holders by mail in the event of a CI's failure and this ensures that the FDIC has the contact information where the depositor prefers to be reached.

5.2 Output File Population – Account File

The table below defines the considerations for the creation of the Account File and provides information for only those data fields where the population of the field varies by ORC. A complete list of the attributes for each file is contained in Appendix A.

- 1) A separate row should be populated for each account holder of an account in the **JNT, EBP, DIT, ANC, REV, GOV,** and **IRR** ORCs. For example, a **JNT** account held by Harry and Joan Smith would result in two rows being populated in the Account File (one for Harry and one for Joan).
- 2) In the case of pass-through accounts (e.g. brokered deposits), a CI should populate one row in the Account File for each beneficial owner and an additional record for the fiduciary's account at the CI. The DP_Prepaid_Account_Flag, DP_PT_Account_Flag, and the DP_PT_Trans_Flag should be populated in accordance with the definitions in Part 370 and should be consistent with the product type indicated in the DP_Prod_Cat field on the Account File.²³
- 3) In situations where credit card accounts have a credit balance, thus creating a deposit liability, use a NULL value in the DP_Prod_Cat field.

²² In certain instances, depository institutions pledge collateral as security for Government deposits. If the institution has pledged securities for a Government account, the CS_Security_Pledge_Flag field should be set to Y; if no pledged securities, set the field to N. The collateral has no impact on the insurance determination. After the insurance determination is completed, the collateral will be used to cover the uninsured portion of the balance.

²³ The FDIC Financial Institution Employee's Guide to Deposit Insurance is instructive as to pass-through insurance coverage. The relevant section can be found at <https://www.fdic.gov/deposit/diguidebankers/fiduciary-accounts.html>.

Field	Data Field Population Instructions
CS_Unique_ID	One CS_Unique_ID is populated for each account holder. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, there may be multiple rows populated with a CS_Unique_ID for each DP_Acct_Identifier.
DP_Acct_Identifier	One DP_Acct_Identifier is populated for each account. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, there may be multiple rows populated with the same DP_Acct_Identifier.
DP_Allocated_Amt	DP_Allocated_Amt is populated with the Current Account Balance for the Account associated with the Account Identifier. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, the DP_Allocated_Amt is populated with the current account balance allocated to the account holder identified in the CS_Unique_ID Field for the row.
DP_Acc_Int	DP_Acc_Int is populated with interest that is earned but not yet paid for the account specified in the DP_Acct_Identifier. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, the DP_Acc_Int is populated with the interest that is earned but not yet paid that is allocated to the account holder identified in the CS_Unique_ID Field for the row, as specified in Section 4.1 of this document.
DP_Hold_Amount	<p>DP_Hold_Amount is populated with the account balance subject to a hold for the account specified in the DP_Acct_Identifier. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, the DP_Hold_Amount is populated with amount subject to a hold that is allocated to the account holder identified in the CS_Unique_ID Field for the row. All holds applicable to the account should be aggregated before they are allocated between rows.</p> <p>The DP_Hold_Amount should reflect the aggregate impact of all existing bank holds. Once the insurance determination is complete, the FDIC-directed access restrictions are removed. All existing bank holds and FDIC holds should remain until released as per existing bank policy or as directed by the FDIC.</p> <p>All bank holds should be reported here, for example, loan hold, legal hold, IRS hold, collateral hold, etc. Bank holds on accounts have no impact on deposit insurance calculation, however holds reduce the available balance in the relevant account and should be reported in the Account File or Pending File, as applicable, and maintained after completion of deposit insurance calculations.</p>
DP_Insured_Amount	Populate DP_Insured_Amount by following the procedures for the ORC, as specified in Section 4 of this document.
DP_Uninsured_Amount	Populate DP_Uninsured_Amount by following the procedures for the ORC, as specified in Section 4 of this document.

5.3 Output File Population – Account Participant File

The table below defines the considerations for the creation of the Account Participant File and provides information for only those data fields where the population of the field varies by ORC. A complete list of the attributes for each file is contained in Appendix A. An Account Participant File would not be created for accounts in the **SGL**, **JNT**, **CRA**, **BUS**, **BIA**, and **DOE** ORCs. The following instructions apply to accounts in the **REV**, **IRR**, **EBP**, **ANC**, **DIT**, **GOV**, **MSA**, and **PBA** ORCs.

As in the Account File, a separate row should be populated for each account holder of an account in the **EBP**, **DIT**, **ANC**, **REV**, **GOV**, and **IRR** ORCs. In addition, the Account Participant File should be joined to the Account File by CS_Unique_ID, DP_Acct_Identifier, and DP_Right_Capacity. For example, a **REV** account held by Harry and Joan Smith with John Smith as a beneficiary would result in two rows being populated in the Account Participant File (One row for John Smith as Harry's beneficiary and one for John Smith as Joan's beneficiary).

Field	Data Field Population Instructions
CS_Unique_ID	One CS_Unique_ID is populated for each account holder. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, there may be multiple rows populated with a CS_Unique_ID for each DP_Acct_Identifier.
DP_Acct_Identifier	One DP_Acct_Identifier is populated for each account. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, there may be multiple rows populated with the same DP_Acct_Identifier.
AP_Allocated_Amount	Populate AP_Allocated_Amt with the Current Account Balance Allocated to the Account Participant specified in the AP_Participant_ID Field for the Account Specified in the DP_Acct_Identifier Field.
AP_Participant_ID	One AP_Participant_ID is populated for each account participant of the account specified in the DP_Acct_Identifier Field. The AP_Participant_ID can be repeated if the account has multiple owners or if the Account Participant is a participant/beneficiary of multiple accounts. Each account participant that is also a Customer of the CI should have the same AP_Participant_ID as its CS_Unique_ID at the CI. If an account participant is not an existing customer of the CI, the AP_Participant_ID should be applied in accordance with the rules for the CS_Unique_ID defined in the Customer File section of Appendix A.

5.4 Output File Population – Pending File

The table below defines the considerations for the creation of the Pending File and provides information for only those data fields where the population of the field varies by ORC. A complete list of the attributes for each file is contained in Appendix A. A Pending File could be populated with any ORC.

- 1) In the case of pass-through accounts (e.g. brokered deposits), a CI should populate one row in the Pending File for each beneficial owner of the applicable account types.
- 2) The mailing address should be used for lines 18 through 24 on the Pending File, notwithstanding instructions in the file descriptions. The FDIC may need to contact or deliver items to account holders by mail in the event of a CI's failure and this ensures that the FDIC has the contact information where the depositor prefers to be reached.

Field	Data Field Population Instructions
CS_Unique_ID	One CS_Unique_ID is populated for each account holder. In the case of JNT, EBP, DIT, ANC REV, GOV, and IRR accounts, there may be multiple rows populated with a CS_Unique_ID for each DP_Acct_Identifier.
DP_Acct_Identifier	One DP_Acct_Identifier is populated for each account. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, there may be multiple rows populated with the same DP_Acct_Identifier.
DP_Right_Capacity	Pass-through accounts, such as sweep accounts or brokered deposits, should populate the DP_Right_Capacity with a null value until the underlying beneficial owner information has been gathered and processed.
DP_Acc_Int	DP_Acc_Int is populated with interest that is earned but not yet paid for the account specified in the DP_Acct_Identifier. In the case of JNT, EBP, DIT, ANC, REV, GOV, and IRR accounts, the DP_Acc_Int is populated with the interest that is earned but not yet paid that is allocated to the account holder identified in the CS_Unique_ID Field for the row.
CS_Security_Pledge_Flag	The CS_Security_Pledge_Flag is only populated for GOV accounts and is populated when the government entity has an outstanding security pledge with the CI. ²⁴

²⁴ In certain instances, depository institutions pledge collateral as security for Government deposits. If the institution has pledged securities for a Government account, the CS_Security_Pledge_Flag field should be set to Y; if no pledged securities, set the field to N. The collateral has no impact on the insurance determination. After the insurance determination is completed, the collateral will be used to cover the uninsured portion of the balance.

6 Compliance

6.1 Certification of Compliance

A sample certification of compliance and Deposit Insurance Coverage Summary Report in accordance with section 370.10(a) of Part 370 is shown below for illustration purposes only. The certification is made by the CEO or COO and indicates that the CI has successfully tested systems for compliance with Part 370. The letter is for illustrative purposes only and may be modified to conform to the specific circumstances of the CI.

Illustrative Certification and Report	
Certification and Report	
I hereby confirm that ABC Depository Institution has implemented and successfully tested its information technology system for compliance with 12 CFR Part 370.	
_____ Printed Name and Title (Chief Executive or Chief Operating Officer)	_____ Name of Covered Institution
_____ Signature (Chief Executive or Chief Operating Officer)	_____ Date of Signature (MM/DD/YY)
Attachment, Deposit Insurance Coverage Summary Report	

6.2 Summary Report

Attachment
Deposit Insurance Coverage Summary Report-Illustrative Example

Deposit Insurance Summary Report for Accounts as Required by 12 CFR § 370.10(a)(2) (ii),(iii) and (iv) as of (DATE)								
Ownership Right and Capacity Code ²⁵	Number of Account Holders	Total Number of Deposit Accounts		Fully Insured Accounts		Partially Insured/Uninsured Accounts		
		Count	Dollars (millions)	Count	Dollars (millions)	Count	Dollars Insured (millions)	Dollars Uninsured (millions)
Total								

Deposit Insurance Summary Report for Deposit Accounts as Required by 12 CFR § 370.10(a)(2)(v) as of (DATE)		
Deposit Account Type	Count	Dollars (millions)
Total		

Disclosure of Material Change Required by 12 CFR § 370.10(a)(2)(i)	Yes	No
Has there been any material change to the CI's IT system or deposit taking operations since the prior annual certification of compliance? (If yes attach description)	<input type="checkbox"/>	<input type="checkbox"/>

²⁵ The total number and total dollar amount of fully insured deposits and uninsured deposits by Ownership Right and Capacity Code may be presented, but is not expressly required by 12 C.F.R. Section 370.10

Appendix A – Explanation of Output File Generation Capabilities

The Output Files will include the data necessary for the FDIC to determine the deposit insurance coverage in a resolution. A CI's IT system must have the capability to prepare and maintain the files detailed below. These files must be prepared in successive iterations as the FDIC receives additional data from external sources necessary to complete the deposit insurance determinations, and, as it updates pending determinations. The files will be comprised of the following four tables. The unique identifier and government identification are required in all four tables to link the depositor information and the broker information respectively. If a null value is allowed in a field, the record should not be placed in the Pending File.

A null value, as indicated in the table below, is allowed for fields that are not immediately needed to calculate deposit insurance. To ensure timely calculations for depositor liquidity purposes, the information with null-value designations can be obtained after the initial deposit insurance calculation. As due diligence for recordkeeping progresses throughout the years of ongoing compliance, the FDIC expects that the banks will continue efforts to capture the null-value designations and populate the output file to alleviate the burden at failure.

Customer File

The Customer File will be used by the FDIC to identify the customers. One record represents one unique customer.

The data elements will include:

#	Field Name	Description	Format	Null value allowed?
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there shall not be duplicates.	Variable Character	No
2	CS_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filing. Populate as follows: <ul style="list-style-type: none"> - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number 	Variable Character	No

#	Field Name	Description	Format	Null value allowed?
3	CS_Govt_ID_Type	The valid customer identification types, are noted below: <ul style="list-style-type: none"> - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other 	Character (3)	No
4	CS_Type	The customer type field indicates the type of entity the customer is at the covered institution. The valid values are: <ul style="list-style-type: none"> - IND - Individual - BUS - Business - TRT - Trust - NFP - Non-Profit - GOV - Government - OTH - Other 	Character (3)	Yes
5	CS_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No
6	CS_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character	Yes
7	CS_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No
8	CS_Name_Suffix	Customer suffix.	Variable Character	Yes
9	CS_Entity_Name	The registered name of the entity. Do not use this field if the customer is an individual.	Variable Character	Yes
10	CS_Street_Add_Ln1	Street address line 1. The current account statement mailing address of record.	Variable Character	Yes
11	CS_Street_Add_Ln2	Street address line 2. If available, the second address line.	Variable Character	Yes
12	CS_Street_Add_Ln3	Street address line 3. If available, the third address line.	Variable Character	Yes
13	CS_City	The city associated with the mailing address. ²⁶	Variable Character	Yes

²⁶ Appendix B of the Part 370 final rule was inconsistent in designating the mailing address or the permanent legal address; nonetheless, mailing address should be used in all address fields.

#	Field Name	Description	Format	Null value allowed?
14	CS_State	The state for United States addresses or state/province/county for international addresses. <ul style="list-style-type: none"> - For United States addresses use a two-character state code (official United States Postal Service abbreviations) associated with the mailing address.²⁶ - For international address follow that country state code. 	Variable Character	Yes
15	CS_ZIP	The zip/postal code associated with the customers' mailing address. ²⁶ <ul style="list-style-type: none"> - For United States zip codes, use the United States Postal Service ZIP+4 standard - For international zip codes follow that standard format of that country. 	Variable Character	Yes
16	CS_Country	The country associated with the mailing address. ²⁶ Provide the country name or the standard International Organization for Standardization (ISO) country code.	Variable Character	Yes
17	CS_Telephone	Customer telephone number. The telephone number on record for the customer, including the country code if not within the United States.	Variable Character	Yes
18	CS_Email	The email address on record for the customer.	Variable Character	Yes
19	CS_Outstanding_Debt_Flag	This field indicates whether the customer has outstanding debt with covered institution. This field may be used by the FDIC to determine offsets. Enter "Y" if customer has outstanding debt with covered institutions, enter "N" otherwise.	Character (1)	Yes
20	CS_Security_Pledge_Flag	This field shall only be used for Government customers. This field indicates whether the covered institution has pledged securities to the government entity, to cover any shortfall in deposit insurance. Enter "Y" if the government entity has outstanding security pledge with covered institutions, enter "N" otherwise.	Character (1)	No

Account File

The Account File contains the deposit ownership rights and capacities information, allocated balances, insured amounts, and uninsured amounts. The balances are in U.S. dollars. The Account File is linked to the Customer File by the CS_Unique_ID.

The data elements will include:

#	Field Name	Description	Format	Null value allowed?
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there cannot be duplicates.	Variable Character	No
2	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character	No
3	DP_Right_Capacity	Account ownership categories. <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)	No

#	Field Name	Description	Format	Null value allowed?
4	DP_Prod_Cat	<p>Product category or classification.</p> <ul style="list-style-type: none"> - DDA - Demand Deposit Accounts - NOW - Negotiable Order of Withdrawal - MMA - Money Market Deposit Accounts - SAV - Other savings accounts - CDS - Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable. 	Character (3)	<p>Yes</p> <p>For credit card accounts with a credit balance that create a deposit liability, use a NULL value for this field.</p>
5	DP_Allocated_Amt	<p>The current balance in the account at the end of business on the effective date of the file, allocated to a specific owner in that insurance category.</p> <p>For JNT accounts, this is a calculated field that represents the allocated amount to each co-owner in JNT category.</p> <p>For REV accounts, this is a calculated field that represents the allocated amount to each owner- beneficiary (relationship) in REV category.</p> <p>For other accounts with only one account holder, this is the account current balance.</p> <p>This balance shall not be reduced by float or holds. For CDs and time deposits, the balance shall reflect the principal balance plus any interest paid and available for withdrawal not already included in the principal (do not include accrued interest)</p>	Decimal (14,2)	No
6	DP_Acc_Int	Accrued interest allocated similarly as data field #5 DP_Allocated_Amt. The amount of interest that has been earned but not yet paid to the account as of the date of the file.	Decimal (14,2)	No
7	DP_Total_PI	Total amount adding #5 DP_Allocated_Amt and #6 DP_Acc_Int.	Decimal (14,2)	No

#	Field Name	Description	Format	Null value allowed?
8	DP_Hold_Amount	Hold amount on the account. The available balance of the account is reduced by the hold amount. It has no effect on current balance (ledger balance)	Decimal (14,2)	No
9	DP_Insured_Amount	The insured amount of the account.	Decimal (14,2)	No
10	DP_Uninsured_Amount	The uninsured amount of the account.	Decimal (14,2)	No
11	DP_Prepaid_Account_Flag	This field indicates a prepaid account with covered institution. Enter "Y" if account is a prepaid account with covered institutions, enter "N" otherwise.	Character (1)	No
12	DP_PT_Account_Flag	This field indicates a pass-through account with covered institution. Enter "Y" if account is a pass-through with covered institutions, enter "N" otherwise.	Character (1)	No
13	DP_PT_Trans_Flag	This field indicates whether the fiduciary account has sub-accounts that have transactional features. Enter "Y" if account has transactional features, enter "N" otherwise.	Character (1)	No

Account Participant File

The Account Participant File will be used by the FDIC to identify account participants, to include the official custodian, beneficiary, bondholder, mortgagor, or employee benefit plan participant, for each account and account holder. One record represents one unique account participant. The Account Participant File is linked to the Account File by CS_Unique_ID and DP_Acct_Identifier.

The data elements will include:

#	Field Name	Description	Format	Null value allowed?
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there shall not be duplicates.	Variable Character	No
2	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character	No
3	DP_Right_Capacity	Account ownership categories. <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)	No

#	Field Name	Description	Format	Null value allowed?
4	DP_Prod_Category	Product category or classification. <ul style="list-style-type: none"> - DDA - Demand Deposit Accounts - NOW - Negotiable Order of Withdrawal - MMA - Money Market Deposit Accounts - SAV - Other savings accounts - CDS - Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable. 	Character (3)	Yes
5	AP_Allocated_Amount	Amount of funds attributable to the account participant as an account holder (e.g. Public account holder of a public bond account) or the amount of funds entitled to the beneficiary for the purpose of insurance determination (e.g. Revocable Trust)	Decimal (14,2)	No
6	AP_Participant_ID	This field is the unique identifier for the Account Participant. It will be generated by the covered institution and there shall not be duplicates. If the account participant is an existing bank customer this field is the same as CS_Unique_ID field.	Variable Character	No
7	AP_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filing. Populate as follows: <ul style="list-style-type: none"> - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number 	Variable Character	No
8	AP_Govt_ID_Type	The valid customer identification types, are: <ul style="list-style-type: none"> - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other 	Character (3)	No
9	AP_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No

#	Field Name	Description	Format	Null value allowed?
10	AP_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character	Yes
11	AP_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No
12	AP_Entity_Name	The registered name of the entity. Do not use this field if the participant is an individual.	Variable Character	Yes
13	AP_Participant_Type	This field is used as the participant type identifier. The field will list the “beneficial owner” type: <ul style="list-style-type: none"> - OC - Official Custodian - BEN - Beneficiary - BHR - Bond Holder - MOR - Mortgagor - EPP - Employee Benefit Plan Participant 	Character (3)	Yes

Pending File

The Pending File contains the information needed for the FDIC to contact the account holder or agent requesting additional information to complete the deposit insurance calculation. Each record represents a deposit account.

The data elements will include:

#	Field Name	Description	Format	Null value allowed?
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there cannot be duplicates.	Variable Character	No
2	Pending_Reason	Reason code for the account to be included in Pending file. For deposit account records maintained by the bank, use the following codes. - A - agency or custodian - B - beneficiary - OI - official item - RAC - right and capacity code For alternative recordkeeping requirements, use the following codes. - ARB - direct obligation brokered deposit - ARBN - non-direct obligation brokered deposit - ARCRA – certain retirement accounts - AREBP – employee benefit plan accounts - ARM - mortgage servicing for principal and interest payments - ARO - other deposits - ARTR – trust accounts The FDIC needs these codes to initiate the collection of needed information.	Character (5)	No
3	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character	No

#	Field Name	Description	Format	Null value allowed?
4	DP_Right_Capacity	Account ownership categories. <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)	Yes
5	DP_Prod_Category	Product category or classification. <ul style="list-style-type: none"> - DDA - Demand Deposit Accounts - NOW – Negotiable Order of Withdrawal - MMA – Money Market Deposit Accounts - SAV – Other savings accounts - CDS – Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable. 	Character (3)	Yes
6	DP_Cur_Bal	Current balance. The current balance in the account at the end of business on the effective date of the file. This balance shall not be reduced by float or holds. For CDs and time deposits, the balance shall reflect the principal balance plus any interest paid and available for withdrawal not already included in the principal (do not include accrued interest)	Decimal (14,2)	No

#	Field Name	Description	Format	Null value allowed?
7	DP_Acc_Int	Accrued interest. The amount of interest that has been earned but not yet paid to the account as of the date of the file.	Decimal (14,2)	No
8	DP_Total_PI	Total of principal and accrued interest.	Decimal (14,2)	No
9	DP_Hold_Amount	Hold amount on the account. The available balance of the account is reduced by the hold amount. It has no impact on current balance (ledger balance)	Decimal (14,2)	No
10	DP_Prepaid_Account_Flag	This field indicates a prepaid account with covered institution. Enter "Y" if account is a prepaid account, enter "N" otherwise.	Character (1)	No
11	CS_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filling. Populate as follows: <ul style="list-style-type: none"> - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number 	Variable Character	No
12	CS_Govt_ID_Type	The valid customer identification types: <ul style="list-style-type: none"> - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other 	Character (3)	No

#	Field Name	Description	Format	Null value allowed?
13	CS_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No
14	CS_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character	Yes
15	CS_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character	No
16	CS_Name_Suffix	Customer suffix.	Variable Character	Yes
17	CS_Entity_Name	The registered name of the entity. Do not use this field if the customer is an individual.	Variable Character	Yes
18	CS_Street_Add_Ln1	Street address line 1. The current account statement mailing address of record.	Variable Character	No
19	CS_Street_Add_Ln2	Street address line 2. If available, the second address line.	Variable Character	Yes
20	CS_Street_Add_Ln3	Street address line 3. If available, the third address line.	Variable Character	Yes
21	CS_City	The city associated with the mailing address. ²⁷	Variable Character	Yes
22	CS_State	The state for United States addresses or state/province/county for international addresses. - For United States addresses use a two-character state code (official United States Postal Service abbreviations) associated with the mailing address. ²⁷ For international address follow that country state code.	Variable Character	Yes
23	CS_ZIP	The Zip/Postal Code associated with the customers' mailing address. ²⁷ - For United States zip codes, use the United States Postal Service ZIP+4 standard - For international zip codes follow that standard format of that country.	Variable Character	Yes

²⁷ Appendix B of the Part 370 final rule was inconsistent in designating the mailing address or the permanent legal address; nonetheless, mailing address should be used in all address fields.

#	Field Name	Description	Format	Null value allowed?
24	CS_Country	The country associated with the mailing address. ²⁷ Provide the country name or the standard International Organization for Standardization (ISO) country code.	Variable Character	Yes
25	CS_Telephone	Customer telephone number. The telephone number on record for the customer, including the country code if not within the United States.	Variable Character	Yes
26	CS_Email	The email address on record for the customer.	Variable Character	Yes
27	CS_Outstanding_Debt_Flag	This field indicates whether the customer has outstanding debt with covered institution. This field may be used to determine offsets. Enter "Y" if customer has outstanding debt with covered institutions, enter "N" otherwise.	Character (1)	Yes
28	CS_Security_Pledge_Flag	This field indicates whether the CI has pledged securities to the government entity, to cover any shortfall in deposit insurance. Enter "Y" if the government entity has outstanding security pledge with covered institutions, enter "N" otherwise. This field shall only be used for Government customers.	Character (1)	No
29	DP_PT_Account_Flag	This field indicates a pass-through account with covered institution. Enter "Y" if account is a pass-through with covered institutions, enter "N" otherwise.	Character (1)	No
30	PT_Parent_Customer_ID	This field contains the unique identifier of the parent customer ID who has the fiduciary responsibility at the covered institution.	Variable Character	No
31	DP_PT_Trans_Flag	This field indicates whether the fiduciary account has sub-accounts that have transactional features. Enter "Y" if account has transactional features, enter "N" otherwise.	Character (1)	No

Appendix B – Annual Certification & Deposit Insurance Coverage Report Example

Deposit Insurance Coverage Summary Report-Illustrative Example

Ownership Right and Capacity Code	Number of Account Holders	Total Number of Deposit Accounts		Fully Insured Deposit Accounts		Partially Insured/Uninsured Deposit Accounts		
		Count	Dollars (millions)	Count	Dollars (millions)	Count	Dollars Insured (millions)	Dollars Uninsured (millions)
SGL	4,932,981	7,366,312	\$ 184,158	7,218,985	\$ 138,119	147,327	\$ 36,831	\$ 9,208
JNT	8,598,881	15,992,957	\$ 399,824	15,673,097	\$ 219,908	319,860	\$ 159,980	\$ 19,991
REV	248,500	310,252	\$ 155,126	279,226	\$ 112,468	31,026	\$ 38,780	\$ 3,878
IRR	143,797	226,507	\$ 113,254	192,530	\$ 59,458	33,977	\$ 42,470	\$ 11,325
CRA	212,982	303,704	\$ 75,926	242,963	\$ 55,148	60,741	\$ 15,185	\$ 7,593
EBP	36,740	38,089	\$ 57.1	36,184	\$ 81	1,905	\$ 476	\$ 14
BUS	1,518,568	1,979,778	\$ 494,945	1,484,833	\$ 321,714	494,945	\$ 123,736	\$ 49,494
GOV1	7,644	7,702	\$ 770	6,931	\$ 540	771	\$ 192	\$ 39
GOV2	517,371	785,044	\$ 78,504	706,539	\$ 54,953	78,505	\$ 19,626	\$ 3,925
GOV3	15,734	16,724	\$ 1,672	15,051	\$ 1,171	1,673	\$ 418	\$ 84
MSA	1,850,409	2,535,211	\$ 12,676	2,534,957	\$ 12,600	254	\$ 63	\$ 13
PBA	7,869	14,061	\$ 703	13,920	\$ 492	141	\$ 35	\$ 176
DIT	991	992	\$ 298	496	\$ 99	496	\$ 124	\$ 74
ANC	335,762	392,130	\$ 98,083	388,208	\$ 87,249	3,922	\$ 980	\$ 9,803
BA	43,760	82,058	\$ 2,051	81,975	\$ 2,011	83	\$ 20	\$ 21
DOE	377,321	662,063	\$ 331	662,063	\$ 331	-	\$ -	\$ -
Total	15,079,408	30,713,584	1,618,842	29,537,958	1,064,938	1,175,626	\$ 438,866	\$ 115,638

	Count	Dollars (millions)
I. Records maintained by bank		
Agency or custodian (A)	1,263	\$ 5,047
Beneficiary (B)	3,339	\$ 304
Official Items (O)	18,369	\$ 23,789
Rights and Capacity Codes (RAQ)	5,566	\$ 418
II. Alternative recordkeeping		
Direct obligation brokered deposits (ARB)	8,015	\$ 1,179
Non-direct obligation brokered deposits (ARBN)	164	\$ 126,879
Certain retirement accounts (ARORA)	4,007	\$ 875
Employee benefit plan accounts (AREBP)	7,569	\$ 532
Mortgage servicing for P&I (ARM)	15,584	\$ 190
Other deposits (ARD)	445	\$ 304
Trust accounts (ARTR)	12,753	\$ 12,398
Total	77,075	\$ 171,916

	Count	Dollars (millions)
Joint Accounts without signature cards	5,752	\$ 961
Pre-paid Card Accounts	36,157	\$ 2,465
Health Savings Accounts	2,302	\$ 159
Brokered Sweep Accounts	138	\$ 98,786
Reciprocal Brokered Deposits	26	\$ 28,093
Revocable Trust Accounts	4,846	\$ 5,207
Irrevocable Trust Accounts	6,886	\$ 5,579
Deferred Compensation Plans	1,263	\$ 5,047
Employee Benefit Plans	315	\$ 118
Interest on Lawyers Trust Accounts (IOLTA)	127	\$ 123
Springing Trust Accounts - 330.10(h)	894	\$ 1,489
Overpayments for Credit Cards	18,369	\$ 23,789
Total (should agree to the total amount reported in Table 2)	77,075	\$ 171,916

Disclosure of Material Changes:	Yes	No
Has there been any material change to the Cls IT system or deposit taking operations since the prior annual certification of compliance? (If yes attach description)	<input type="checkbox"/>	<input type="checkbox"/>

¹ In Table 1, the “Fully Insured Deposit Accounts” and “Partially Insured/Uninsured Deposit Accounts” are not required, under Part 370, to be presented by ownership right and capacity code or by number of account holders. The inclusion of this information is voluntary and noncompliance will not, in itself, result in any enforcement action.

² Table 2 “Summary by Pending Code” is not required under Part 370. The inclusion of this information is voluntary and noncompliance will not, in itself, result in any enforcement action.

Appendix C – Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide

Background

Part 370

12 C.F.R. part 370 (“Part 370”) applies to any IDI that has two million or more deposit accounts, defined as a “covered institution” (“CI”). Under Part 370, each covered institution must configure its IT system to be capable of accurately calculating the deposit insurance available for each deposit account in accordance with the FDIC’s deposit insurance rules set forth in 12 C.F.R. part 330 (“Part 330”), should the CI fail. In the event of the CI’s failure, the FDIC would use the CI’s IT system to calculate the amount of deposit insurance available and debit the uninsured amount from each deposit account (collectively, the “deposit insurance determination”).

Part 370 recognizes that an insured depository institution may not be required to maintain all of the information needed by the FDIC to calculate the entire amount of deposit insurance available to each depositor with respect to certain types of deposit accounts under the existing regulatory framework. For that reason, CIs are permitted, under Section 370.4(b) (“alternative recordkeeping requirements”), to maintain less information in their deposit account records for certain types of deposit accounts than otherwise required under Part 370. To meet the alternative recordkeeping requirements, the CI must maintain in its deposit account records certain information that will facilitate the FDIC’s prompt collection of the additional information needed to calculate the full amount of deposit insurance available for those deposit accounts after the CI’s failure. These alternative recordkeeping requirements apply to, among other things, certain deposit accounts that would be insured on a “pass-through” basis (such as brokered deposits), because beneficial ownership information is not required to be maintained by the covered institution, and to certain deposit accounts for which the amount of insurance is dependent on additional facts (such as deposit accounts held in connection with a trust).

The protocol described in this addendum, or an alternative approach, capable of supporting this deposit insurance calculation within twenty-four (24) hours following failure must be in place. Compliance with the recommended practices and standards set forth in this Addendum is voluntary and noncompliance therewith will not, in itself, result in enforcement action.

Deposit Broker’s Processing Guide

The FDIC has an established process for collecting such information in the event of such an institution’s failure, which is described in this Deposit Broker’s Processing Guide (“DBPG”). This DBPG supplies a file format and process for submitting the information and supporting documentation necessary for the FDIC to receive and process the information from brokers to properly perform its responsibilities to make insured funds available to depositors in a timely manner. This process includes a number of manual processes and forms (declarations and an affidavit). The same process may also be used to collect information from account holders other than deposit brokers whose deposits are eligible for pass-through deposit insurance coverage. In the event of a CI’s failure, performing these processes manually for a large number of deposit accounts insured on a pass-through basis would likely result in substantial delays in the deposit insurance determination and the availability of insured funds.

Part 370 Addendum

Based on feedback from users of the current DBPG, the primary objective of this addendum is to accelerate the deposit insurance calculation by modernizing the process without substantive deviations from the existing established processes by:

- Providing an optional standard file structure and data format for adoption by those covered institutions and its account holders;
- Permitting iterative submissions and partial insurance determinations as information becomes available;
- Allowing declarations from the underlying beneficial owners of deposits to be submitted electronically. As a result, the optional standard file structure and data format:
 - minimally expands the data elements included in the standard file;

- recognizes electronic certification by the account holder that the information provided is true and accurate;
- accepts electronic submission of declarations and attachments by beneficial owners, when required under the current DBPG; and
- anticipates submission of the file through a secure platform on the CI's system which validates the identity of the user.

Effect of the Part 370 Addendum

Account holders of deposit accounts entitled to pass-through deposit insurance coverage may continue to submit to the FDIC, must the CI fail, information using the existing file format and process defined in the current DBPG. This may result in a lengthier deposit insurance determination time for these accounts due to the manual nature of the processing described therein, which may not be sufficient to meet the requirements of Part 370 regarding accounts with transactional features.

Alternatively, CIs and account holders may use the file format and processes described in this addendum and:

- Correctly assign and record (in advance) the appropriate Ownership Right and Capacity ("ORC") for each beneficial interest in the account(s) held at the CI;
- Identify all sub-accounts that have transactional features as described in 12 C.F.R. § 370.2;
- Submit one file containing twenty-nine (29) fields including the nineteen (19) fields from the existing Deposit Broker's Processing Guide and the ten (10) additional fields described below, in a pipe-delimited ASCII file as. Alternative recordkeeping data for all sub-accounts with transactional features must be provided to the FDIC within twenty-four (24) hours of the FDIC's appointment as receiver. The CI's IT system must be capable of receiving multiple and sequential submissions of depositor data from account holders and to complete iterative deposit insurance calculations as more information becomes available.
- Submit an electronic certification by the account holder and, when required under the current DPBG, electronic declarations (including attachments) by beneficial owners as required under the current DBPG. The FDIC intends to later distribute electronic versions of the attachments to the DBPG and that CIs intending to follow the procedures in this Addendum s configure their IT systems to receive, store, and process such information to the extent required to calculate deposit insurance coverage as set forth in 12 C.F.R. § 370.3(b).

Brokers and other account holders that choose to submit accurate and complete alternative recordkeeping data utilizing the file format and processes described herein can expect a promptly completed deposit insurance determination and availability of insured deposits.

CIs may also implement any alternative approach meeting the requirements of Part 370 that the information needed to calculate deposit insurance coverage will be submitted to the FDIC so that deposit insurance can be determined within twenty-four (24) hours after the appointment of the FDIC as receiver.

Field Names

In the event of a CI's failure, account holders of deposit accounts entitled to pass-through deposit insurance coverage are expected to ascertain the information required and thereafter complete a file containing information called for in the ten (10) additional fields, completed at the account holder's discretion listed below for each of the customer accounts. The completed file would be submitted to the FDIC using the CI's electronic communication capabilities.

Key		
Yes	=	Required
	=	Not Applicable

Field Name	Description & Reference	Field Name (370 Output File)	Format	Ownership Rights and Capacity														
				SGL	JNT	REV	IRR	CRA	EBP	BUS	GOV	MSA	DIT	ANC	PBA	BIA	DOE	
Deposit Account Ownership Category	Account ownership categories (account participant of the broker/third-party entity). SGL = Single accounts, JNT = Joint accounts, REV = Revocable trust accounts, IRR = Irrevocable trust accounts, CRA = Certain retirement accounts, EBP = Employee benefit plan accounts, BUS = Business/Organization accounts, GOV1, GOV2, GOV3 = Government accounts (public unit accounts), MSA = Mortgage servicing accounts for principal and interest payments, DIT = Accounts held by a depository institution as the trustee of an irrevocable trust, ANC = Annuity contract accounts, PBA = Public bond accounts, BIA = Custodian accounts for American Indians, DOE = Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy. (12 C.F.R. § 330.6 to 12 C.F.R. § 330.15)	DP_Right_Capacity	Character (4)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Transactional Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit.	DP_PT_Trans_Flag	Character (1)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Retained Interest	Represents those assets that can be returned by the trustee to the grantor in accordance with the terms of the trust agreement.		Decimal (15, 2)				Yes							Yes				
Amount of Overfunding	The total amount of the overfunding of the account that is deposited in the CI. Any portion of deposits which is not attributable to the interests of the account participants are the overfunded portion of the assets. (C.F.R. § 330.14)		Decimal (15, 2)						Yes									
Account Participant Full Name	Account participant's first, middle, and last name or the registered name of the entity. The account participants include the official custodian, beneficiary, bond holder, mortgagor, or employee benefit plan participant, for each account and account holder.	AP_First_Name, AP_Middle_Name, AP_Last_Name, AP_Entity_Name	Variable Character			Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Account Participant Type	This field is used as the account participant type identifier: OC = Official Custodian, BEN = Beneficiary, BHR = Bond Holder, MOR = Mortgagor, EPP = Employee Benefit Plan Participant.	AP_Participant_Type	Character (3)			Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Amount of Account Participant's Non-contingent Interest	The amount of each account participant's non-contingent interest. Interests that are capable of determination without evaluation of contingencies. (12 C.F.R. § 330.13 and 12 C.F.R. § 330.14)		Decimal (15, 2)				Yes		Yes				Yes					
Amount of Account Participant's Contingent Interests	The amount of each account participant's contingent interest. Interests that are capable of determination with evaluation of contingencies. (12 C.F.R. § 330.13 and 12 C.F.R. § 330.14)		Decimal (15, 2)				Yes		Yes				Yes					
Account Participant's Government-Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual - Legal identification number (e.g. SSN, TIN). For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual - the Tax identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes.	AP_Govt_ID	Variable Character			Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Account Participant's Government-Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other.	AP_Govt_ID_Type	Character (3)			Yes	Yes		Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes	

Mapping

The chart below maps the field names in the current Deposit Broker’s Processing Guide with the field names in the Part 370 Output Files.

No	Deposit Broker's Processing Guide	Part 370 Output File Field Names
1	Broker Number	
2	Account Number	DP_Acct_Identifier
3	Customer Account Number	
4	CUSIP	
5	Tax ID	CS_Govt_ID
6	Tax ID Code	CS_Govt_ID_Type
7	Name 1	CS_Entity_Name
		CS_Name_Suffix
		CS_First_Name
		CS_Middle_Name
		CS_Last_Name
8	Name 2	CS_Entity_Name
		CS_Name_Suffix
		CS_First_Name
		CS_Middle_Name
		CS_Last_Name
9	Address 1	CS_Street_Add_Ln1
10	Address 2	CS_Street_Add_Ln2
11	Address 3	CS_Street_Add_Ln3
12	City	CS_City
13	State	CS_State
14	Zip	CS_ZIP
15	Country	CS_Country
16	Province	CS_State
17	IRA Code	
18	Principal	DP_Allocated_Amt
19	Sub-broker Indicator	

This version of the addendum reflects the principles that are effective as of the date of publication. This addendum will be revised on an ongoing basis as policies and procedures change and as feedback regarding system architecture, interfaces, capabilities, and limitations is provided to the FDIC by CIs, and/or account holders. To the extent questions arise regarding Part 370, including the information contained in this addendum, please contact the FDIC at Part370@fdic.gov.

Appendix D – Processing Alternative Recordkeeping Files

The FDIC has historically determined deposit insurance for brokered deposits using the procedures set forth in the FDIC's *Deposit Broker's Processing Guide*. As described further in Appendix C – Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker's Processing Guide ("Addendum"), Alternative Recordkeeping Entities (including brokered and other accounts eligible for pass through deposit insurance) who wish to take advantage of an expedited deposit insurance calculation process may choose to submit accurate and complete alternative recordkeeping data utilizing the file format and processes described in the Addendum. The file format and processes described in the Addendum can be utilized to process the full spectrum of accounts that qualify for alternative recordkeeping as described by 12 C.F.R. § 370.4(b), including brokered deposits and other deposit accounts for which the amount of insurance is dependent on additional facts which must be obtained from the account holder (such as deposit accounts held in connection with a trust). The following pages use an example set of deposits to illustrate the Part 370 Output Files generated by a CI's system in various post-failure time periods.

	Direct Mapping
	System Generated Unique Identifier
	Insurance Determination Engine Output
	Validation Checks
	Not Applicable

Time Period 1 - Post Failure, Prior to Receiving Alternative Recordkeeping Entity Data, and After CI Runs Insurance Determination Engine

Background

At the beginning of Time Period 1, the CI has failed. Although it has not yet received the necessary account details to make a complete insurance determination for its Alternative Recordkeeping Entity (ARE) depositors, the CI's system processes all of its deposit accounts through its insurance determination "engine" and generates an initial set of Part 370 Output Files. At the end of this Time Period, the CI's system will have generated a **Pending** output file record for each ARE deposit account balance for which it does not have sufficient information to make an insurance calculation.

- > The example below includes the processing of:
 - A. One CD account from Anytown Broker,
 - B. Marci Jones's three single accounts, and
 - C. Two business accounts of XYZ Corporation.

When the CI fails, the total current balance of the above six accounts is \$2,520,000. For simplicity, the example assumes there is no accrued interest at the time of failure.

Customer Output File (Time Period 1)

The **Customer** output file contains one record for each unique depositor known to the CI. In Time Period 1, this universe consists of all account owners who have made direct deposits at the CI, as well as the AREs who have made deposits on behalf of third parties. Using information from the CI's own depositor records, the CI's system will generate a **Customer** output file record for each depositor.

The "CS_Unique_ID" field of each **Customer** output file record links the information of each customer to the **Account, Account Participant, and Pending** output files.

- > In this example,
 - A. Anytown Broker is shown as a business ("BUS") customer.
 - B. Marci Jones is shown as an individual ("IND") customer.
 - C. XYZ Corporation is shown as a business ("BUS") customer.

Time Period 1 (continued)

Figure 1.1 Customer Output File (Time Period 1)

	CS_Unique_ID	CS_Govt_ID	CS_Govt_ID_Type	CS_Type	CS_First_Name	CS_Middle Name	CS_Last_Name	CS_Name_Suffix	CS_Entity_Name	CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3
A. -->	6578658	987654321	TIN	BUS					Anytown Broker	123 Main St		
B. -->	1278658	122333444	SSN	IND	Marci		Jones			3434 Virginia Ave		
C. -->	6489649	981234567	TIN	BUS					XYZ Corporation	100 Dredging Rd		

	CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email	CS_Outstanding Debt_Flag	CS_Security_Pledge_Flag
	Anytown	CA	20199	USA				
	Captain	CA	90528	USA				
...	Happytown	CA	89899	USA				

The Tax IDs (“CS_Govt_ID”) provided in the ARE submission file will be used by the CI to identify existing CI customers in the CI’s **Customer** output file (see Time Period 2).

Account Output File (Time Period 1)

After performing the deposit insurance calculation during Time Period 1, the CI’s system also generates **Account** output file records for each “DP_Right_Capacity” and “DP_Acct_Identifier” combination of every unique account owner for which an insurance calculation can be made. Each record includes the deposit ownership right and capacity (“ORC”) information, allocated balances, insured amounts, and uninsured amounts. Only deposits for which insurance calculations have been completed will appear in the **Account** output file; if an insurance determination cannot yet be made for a particular deposit balance, the record for that deposit balance should not appear in the **Account** output file.

Records in the **Account** output file are linked to those in the **Customer** output file by the common “CS_Unique_ID” field, and to those in the **Account Participant** and **Pending** output files by the common “CS_Unique_ID” and “DP_Acct_Identifier” fields.

> In this example,

- A. No accounts of Anytown Broker are shown, as an insurance determination cannot yet be made for any of its pass-through accounts.
- B. Marci Jones has three single accounts at the CI for which an insurance determination can be made.
- C. XYZ Corporation has two business accounts at the CI for which insurance determinations can be made.

Figure 1.2 Account Output File (Time Period 1)

	CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Cat	DP_Allocated_Amt	DP_Acc_Int	DP_Total_PI	DP_Hold Amount	DP_Insured_Amount	DP_Uninsured_Amount	DP_Prepaid_Account_Flag	DP_PT_Account_Flag	DP_PT_Trans_Flag
B1 -->	1278658	3243535353	SGL	SAV	55000		55000		55000	0			
B2 -->	1278658	1234535353	SGL	DDA	25000		25000		25000	0			
B3 -->	1278658	6789535353	SGL	CDS	200000		200000		170000	30000			
C1 -->	6489649	2345535353	BUS	DDA	200000		200000		200000	0			
C2 -->	6489649	3456535353	BUS	DDA	40000		40000		40000	0			

Time Period 1 (continued)

Account Participant Output File (Time Period 1)

As the information is received from the AREs, the CI’s system will create an **Account Participant** output file record for each pass-through account participant, assigning an “AP_Participant_ID” (e.g., the account participant’s Tax ID number) for each additional, unique account participant identified.

Records in the **Account Participant** output file are linked to those in the **Customer** output file by the common “CS_Unique_ID” field, and to those in the **Account** and **Pending** output files by the common “CS_Unique_ID” and “DP_Acct_Identifier” fields.

> At the end of Time Period 1, no records are generated for the **Account Participant** output file in this example because account participants do not exist for the single or business accounts, and no pass-through account participants have yet been identified for the pass-through accounts of Anytown Broker.

Figure 1.3 Account Participant Output File (Time Period 1)

CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	AP_Allocated_Amount	AP_Participant_ID	AP_Govt_ID	AP_Govt_ID_Type	AP_First_Name	AP_Middle_Name	AP_Last_Name	AP_Entity_Name	AP_Participant_Type

Pending Output File (Time Period 1)

The **Pending** output file only contains records of deposit balances for which an insurance determination has not yet been completed. A “Pending_Reason” code will be associated with each **Pending** output file record, and each record’s “PT_Parent_Customer_ID” field will be populated with the unique identifier of the parent customer ID who has fiduciary responsibility at the covered institution (e.g., the ARE’s Tax ID). Records without an entry in the “PT_Parent_Customer_ID” field are recognized as the parent account. At the end of Time Period 1, the sum of the “DP_Allocated_Amt” balances with assigned “DP_Right_Capacity” codes in the records of the Account output file, combined with the sum of the “AP_Allocated_Amount” balances for the parent account records in the **Pending** output file, will equal the total of the deposit account balances at the CI.

Records in the **Pending** output file are linked to those in the **Customer** output file by the common “CS_Unique_ID” field, and to those in the **Account** and **Account Participant** output files by the common “CS_Unique_ID” and “DP_Acct_Identifier” fields.

Time Period 1 (continued)

> In this example,

A. Anytown Broker's account appears in the **Pending** output file while awaiting additional information from this ARE.

Figure 1.4 Pending Output File (Time Period 1)

A1 -->	CS_Unique_ID	Pending_Reason	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	DP_Cur_Bal	DP_Acc_Int	DP_Total_PI	DP_Hold_Amount	DP_Prepaid_Account_Flag	CS_Govt_ID	CS_Govt_ID_Type			
	6578658	ARBN	87345123907		CDS	2000000	0	2000000	0		987654321	TIN			
...	CS_First_Name	CS_Middle_Name	CS_Last_Name	CS_Name_Suffix	CS_Entity_Name	CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3	CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email	CS_Outstanding_Debt_Flag
					Anytown Broker	123 Main St			Anytown	CA	20199				
...	CS_Security_Pledge_Flag	DP_PT_Account_Flag	PT_Parent_Customer_ID	DP_PT_Trans_Flag											
		Y													

If the ARE has provided information on all of its pass-through accounts, the total "DP_Cur_Bal" in the **Pending** output file should match the total "Principal" in the ARE submission file (see Time Period 2).

Validation check to ensure all deposit balances have been included in the Part 370 output files by the CI's system:
 Step 1: Sum the "DP_Allocated_Amt" from the **Account** output file, for those records where "DP_Right_Capacity" is NOT Null ----> \$520,000
 Step 2: Sum the "DP_Cur_Bal" from the **Pending** output file, for those records where "PT_Parent_Customer_ID" IS Null ----> \$2,000,000
 Step 3: The sum of Step 1 and Step 2 should match the CI total deposits balance at failure ----> \$2,520,000

Time Period 2 - Receive Partial ARE Data

Background

In Time Period 2, the CI/FDIC solicits the additional information needed from the AREs in order to make an insurance determination on the pass-through accounts in the **Pending** output file. Appendix C (Addendum to the *Deposit Broker's Processing Guide*) describes the form and content of the standard submission files required from AREs to make a deposit insurance claim for a pass-through deposit account.

> In this example, Anytown Broker initially submits only partial information on its pass-through account owners. Anytown Broker provides sufficient information to make an insurance determination on the SGL and BUS pass-through accounts, but not for the GOV1 or REV accounts.

ARE Submission File (Time Period 2)

The following should be noted about the ARE submission file:

- If an account has multiple owners, the ARE submission file shall contain one record for each account owner, allocating a "Principal" amount to each specific owner.
- A Tax ID (or other Government ID) is critical for matching to existing customers at the CI, and for aggregation purposes in the calculation of insurance coverage.
- Not all fields are applicable for all types of accounts. Refer to the FDIC's *Deposit Broker's Processing Guide* and Appendix C for further details.

> In this example,

B. Marci Jones is an existing customer at the CI, and also has another SGL pass-through account at Anytown Broker.

C. XYZ Corporation, an existing customer at the CI, also has another BUS pass-through account at Anytown Broker.

D. Anywhere City, which is not an existing customer at the CI, has one GOV1 account at Anytown Broker.

E. John Smith (Trustee of The Smith Family Trust), who is not an existing customer at the CI, has one REV account at Anytown Broker.

Information about the Official Custodian(s) (for the GOV1 account) and Beneficiaries (for the REV account) are not yet available, so Anytown Broker does not submit any account participant information at this time. Note that the Tax IDs provided in the ARE submission file will be used by the CI to identify existing CI customers in the CI's **Customer** output file.

Time Period 2 (continued)

The Tax ID provided in the ARE submission file will be used by the CI to identify and link existing CI customers in the CI's **Customer** output file.

Figure 2.1 ARE Submission File (Time Period 2)

Broker Number	Account Number	Customer Account Number	CUSIP	Tax ID	Tax ID Code	Name 1	Name 2	Address 1	Address 2	Address 3	City	State	Zip	Country
B4 -->	87345123907	111111111		122333444	SSN	Marci Jones		3434 Virginia Ave			Captain	CA	90528	USA
C3 -->	87345123907	222222222		981234567	TIN	XYZ Corporation		100 Dredging Rd			Happytown	CA	89899	USA
D1 -->	87345123907	333333333		661234567	TIN	Anywhere City		100 City Ave			Anywhere	CA	90528	USA
E1 -->	87345123907	444444444		333445555	SSN	John Smith, Trustee of The Smith Family Trust		333 Adams Rd			New Hope	CA	89999	USA

Province	IRA Code	Principal	Sub-broker Indicator	Deposit Account Ownership Category	Transactional Flag	Retained Interest	Amount of Overfunding	Account Participant Full Name	Account Participant Type	Amount of Participant's Non-contingent Interests	Amount of Participant's Contingent Interests	Account Participant's Government-Issued ID	Account Participant's Government-Issued ID Type
		150000	N	SGL									
		100000	N	BUS									
		750000	N	GOV1									
...		1000000	N	REV									

2000000

If the ARE has provided information on all of its pass-through accounts, the total "DP_Cur_Bal" in the **Pending** output file should match the total "Principal" shown in the ARE submission file.

Validation check: If the sum of the Principal amounts included in the ARE submission file does not match the ARE's current balance in the Pending output file, the ARE has not provided information on all of its pass-through accounts.

Time Period 3 - CI Runs Insurance Determination Engine with Initial ARE Data**Background**

During Time Period 3, the CI/FDIC receives submission files from the AREs on their pass-through accounts and processes the data. Where sufficient account information has been received to enable it do so, the CI's system will make additional deposit insurance determinations for those pass-through accounts. The CI's system will then generate updated Part 370 **Customer**, **Account**, and **Account Participant** output files which incorporate the additional insurance determinations. If an ARE has not provided all the information necessary for a complete insurance determination on its deposit, the CI's system will also generate a **Pending** output file record representing that balance of the ARE's deposit.

Customer Output File (Time Period 3)

The **Customer** output file contains one record for each unique depositor known to the CI. As in Time Period 1, the CI will populate each direct deposit account owner's record with information from the CI's depositor records. When it receives additional account owner information from indirect (ARE) depositors, additional records will be added to the **Customer** output file for any newly-identified account owners, each with a "CS_Unique_ID" (e.g., the account owner's Tax ID number).

> In this example,

- A. Anytown Broker is an existing customer at the CI.
- B. Marci Jones is an existing customer at the CI.
- C. XYZ Corporation is an existing customer at the CI.
- D. Anywhere City is not an existing customer at the CI, but has been identified as an account owner in Anytown Broker's ARE submission file.
- E. John Smith (Trustee of The Smith Family Trust) is also not an existing customer at the CI, but has been identified as an account owner in Anytown Broker's ARE submission file.

There will be no changes in the **Customer** output file for these three existing customers of the CI.

For insurance determination purposes only, a new customer record for (D) and (E) should be added to the **Customer** output file. The Government ID of the account owner may be used as the "CS_Unique_ID", unless the CI has already assigned that "CS_Unique_ID" to another existing customer — in which case the CI should assign a different "CS_Unique_ID" to the newly-identified account owner.

Time Period 3 (continued)

Figure 3.1 Customer Output File (Time Period 3)

	CS_Unique_ID	CS_Govt_ID	CS_Govt_ID_Type	CS_Type	CS_First_Name	CS_Middle_Name	CS_Last_Name	CS_Name_Suffix	CS_Entity_Name	CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3
(No Change) A. -->	6578658	987654321	TIN	BUS					Anytown Broker	123 Main St		
(No Change) B. -->	1278658	122333444	SSN	IND	Marci		Jones			3434 Virginia Ave		
(No Change) C. -->	6489649	981234567	TIN	BUS					XYZ Corporation	100 Dredging Rd		
(New) D. -->	661234567	661234567	TIN	GOV					Anywhere City	100 City Ave		
(New) E. -->	333445555	333445555	SSN	IND	John		Smith			333 Adams Rd		

CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email	CS_Outstanding_Debt_Flag	CS_Security_Pledge_Flag
Anytown	CA	20199	USA				
Captain	CA	90528	USA				
Happytown	CA	89899	USA				
Anywhere	CA	90528	USA				
... New Hope	CA	89999	USA				

Account Output File (Time Period 3)

The CI’s system performs another deposit insurance calculation, to include the additional account information received from AREs. When this subsequent insurance calculation is completed, the **Account** output file will be populated with one record for each "DP_Acct_Identifier" and "DP_Right_Capacity" combination of a unique account owner, updated with the new insurance determination results. Only deposits for which insurance determinations have been completed will appear in the **Account** output file; if an insurance determination cannot yet be made for a particular deposit balance, the record for that deposit balance should NOT appear in the **Account** output file. If insurance determinations have been made for any partial amounts of an ARE deposit, a record for the aggregate total of those partial amounts will appear in the **Account** output file records, but without a "DP_Right_Capacity" designation.

> In this example,

- B. An insurance calculation is completed for Marci Jones's brokered account deposit, and it is added to the **Account** output file.
- C. An insurance calculation is completed for XYZ Corporation's brokered account deposit, and it is added to the **Account** output file.

A record is created in the **Account** output file, representing the aggregate total of the ARE's account for which an insurance determination has been completed. This record will be entered WITHOUT a "DP_Right_Capacity", but will be flagged as a pass-through account in the "DP_PT_Account_Flag" field.

Time Period 3 (continued)

Figure 3.2 Account Output File (Time Period 3)

	CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Cat	DP_Allocated_Amt	DP_Acc_Int	DP_Total_PI	DP_Hold_Amount	DP_Insured_Amount	DP_Uninsured_Amount	DP_Prepaid_Account_Flag	DP_PT_Account_Flag	DP_PT_Trans_Flag
(No Change) B1 -->	1278658	3243535353	SGL	SAV	55000		55000	55000	55000	0			
(No Change) B2 -->	1278658	1234535353	SGL	DDA	25000		25000	25000	25000	0			
(No Change) B3 -->	1278658	6789535353	SGL	CDS	200000		200000	170000	30000				
(New) B4 -->	1278658	87345123907	SGL	CDS	150000		150000	0	150000		Y		
(No Change) C1 -->	6489649	2345535353	BUS	DDA	200000		200000	200000	0				
(No Change) C2 -->	6489649	3456535353	BUS	DDA	40000		40000	40000	0				
(New) C3 -->	6489649	87345123907	BUS	CDS	100000		100000	10000	90000		Y		
(New) B4, C3 -->	6578658	87345123907		CDS	250000		250000	10000	240000		Y		

These three accounts of Anytown Broker are now added to the **Account** output file, because the CI's system has received sufficient information to complete an insurance calculation.

For Marci Jones, all the accounts in the single right and capacity category are aggregated for insurance determination.

One record, representing the aggregate interests of Marci Jones and XYZ Corporation in Anytown Broker's account, for which the insurance determination is completed. Set "DP_Right_Capacity" = Null and "DP_PT_Account_Flag" = Y.

Account Participant Output File (Time Period 3)

If the ARE has provided beneficiary or other relevant account participant information, **Account Participant** output file records will be created for each participant, as necessary, assigning an "AP_Participant_ID" (e.g., the account participant's Tax ID number) for each additional unique account participant identified. At the end of Time Period 3, the **Account Participant** output file will have one record for each unique account participant identified.

> In this example, Account participant information has not yet been provided by Anytown Broker, so the **Account Participant** output file will have no records.

Figure 3.3 Account Participant Output File (Time Period 3)

CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	AP_Allocated_Amount	AP_Participant_ID	AP_Govt_ID	AP_Govt_ID_Type	AP_First_Name	AP_Middle_Name	AP_Last_Name	AP_Entity_Name	AP_Participant_Type

Time Period 3 (continued)

Pending Output File (Time Period 3)

The **Pending** output file only contains records of deposit balances for which an insurance determination has not yet been completed. A “Pending_Reason” code will be associated with each Pending output file record, and each record’s “PT_Parent_Customer_ID” field will be populated with the unique identifier of the parent customer ID who has fiduciary responsibility at the covered institution (e.g., the ARE's Tax ID). Records without an entry in the “PT_Parent_Customer_ID” field are recognized as the parent account. The sum of the “DP_Allocated_Amt” balances with assigned “DP_Right_Capacity” codes in the records of the Account output file, combined with the sum of the “AP_Allocated_Amount” balances for the parent account records in the Pending output file, will equal the total of the deposit account balances at the CI.

> In this example,

- A. The record for Anytown Broker's account is updated to reflect the remaining balance for which an insurance determination cannot yet be made. Because it is the parent account, no entry is made in the "PT_Parent_Customer_ID" field.
- D. A new record for Anywhere City's pass-through account with Anytown Broker is created in the Pending output file, with Anytown Broker's CS_UNIQUE_ID as the "PT_Parent_Customer_ID".
- E. A new record for John Smith’s account (as Trustee of The Smith Family Trust) with Anytown Broker is created in the Pending output file, with Anytown Broker's CS_UNIQUE_ID as the "PT_Parent_Customer_ID".

Figure 3.4 Pending Output File (Time Period 3)

CS_Unique_ID	Pending_Reason	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	DP_Cur_Bal	DP_Acc_Int	DP_Total_PI	DP_Hold_Amount	DP_Prepaid_Account_Flag	CS_Govt_ID	CS_Govt_ID_Type
(Updated) A1 --> 6578658	ARBN	87345123907		CDS	1750000	0	1750000	0		987654321	TIN
(New) D1 --> 661234567	ARBN	87345123907		CDS	750000	0	750000	0		661234567	TIN
(New) E1 --> 333445555	ARBN	87345123907		CDS	1000000	0	1000000	0		333445555	SSN

CS_First_Name	CS_Middle_Name	CS_Last_Name	CS_Suffix	CS_Name	CS_Entity_Name	CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3	CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email
				Anytown Broker	Anytown Broker	123 Main St			Anytown	CA	20199	USA		
				Anywhere City	Anywhere City	100 City Ave			Anywhere	CA	90528	USA		
John		Smith		John Smith	John Smith	333 Adams Rd			New Hope	CA	89999	USA		

CS_Outstanding_Debt_Flag	CS_Security_Pledge_Flag	DP_PT_Account_Flag	PT_Parent_Customer_ID	DP_PT_Trans_Flag
		Y		
		Y	6578658	
		Y	6578658	

These two accounts of Anytown Broker should remain in the **Pending** output file, because the CI's system has not yet received sufficient information to complete an insurance determination.

Validation check to ensure all deposit balances have been included in the Part 370 output files by the CI's system:

Step 1: Sum the "DP_Allocated_Amt" from the **Account** output file, for those records where "DP_Right_Capacity" is NOT Null -----> \$770,000

Step 2: Sum the "DP_Cur_Bal" from the **Pending** Output file, for those records where "PT_Parent_Customer_ID" IS Null -----> \$1,750,000

Step 3: The sum of Step 1 and Step 2 should match the CI total deposits balance at failure -----> \$2,520,000

The above validation check is performed after all output files have been updated. In this example, there is only one record whose "PT_Parent_Customer_ID" field is Null (as described in Step 2 above). On the previous page, the "PT_Parent_Customer_ID" field has been highlighted in yellow, and the associated fields of that record are shown in **bolded** type.

Time Period 4 - Receive Additional ARE Data

Background

In Time Period 4 (and perhaps subsequent iterations of this Time Period), the AREs provide additional information to the CI/FDIC required for an insurance determination on the pass-through accounts remaining in the **Pending** output file.

> In this example, Anytown Broker follows up its original, Time Period 2 submission with the remaining participant information required for the CI's system to make an insurance determination on the pending GOV1 and REV pass-through accounts.

ARE Submission File (Time Period 4; *additional information*)

As with the previous and all subsequent ARE submission files,

- If an account has multiple owners, the ARE submission file shall contain one row for each account owner, allocating a "Principal" amount to each specific owner.
- A Tax ID (or other Government ID) is critical for matching to existing customers at the CI, and for aggregation purposes in the calculation of insurance coverage.
- Not all fields are applicable for all types of accounts. Refer to the FDIC's *Deposit Broker's Processing Guide* and Appendix C for further details.

The records in the ARE submission file will be linked to records in the other submission files by one or more of first four fields.

Time Period 4 (continued)

> In this example, Anytown Broker submits additional information about the accounts of Anywhere City and The Smith Family Trust.

Figure 4.1 ARE Submission File (Time Period 4; additional information)

Broker Number	Account Number	Customer Account Number	CUSIP	Tax ID	Tax ID Code	Name 1	Name 2	Address 1	Address 2	Address 3	City	State	Zip	Country	Province	IRA Code
D1 -->	87345123907	333333333														
D1 -->	87345123907	333333333														
E1 -->	87345123907	444444444														
E1 -->	87345123907	444444444														

Principal	Sub-broker Indicator	Deposit Account Ownership Category	Transactional Flag	Retained Interest	Amount of Overfunding	Account Participant Full Name	Account Participant Type	Amount of Participant's Non-contingent Interests	Amount of Participant's Contingent Interests	Account Participant's Government-Issued ID	Account Participant's Government-Issued ID Type
		GOV1	N			Harry Jones	OC			333345678	SSN
		GOV1	N			Susan Doe	OC			333456789	SSN
		REV	N			Bob Smith	BEN			444567890	SSN
...		REV	N			Chris Smith	BEN			444567891	SSN

Time Period 5 - CI Runs Insurance Determination Engine Again, with the Additional ARE Data Received

Background

As in Time Period 3, the CI/FDIC processes the additional pass-through account data when received from the ARE(s). Where sufficient account information has been received to enable it do so, the CI’s system will make deposit insurance determinations for those pass-through accounts. The CI’s system will then generate updated Part 370 **Customer**, **Account**, and **Account Participant** output files which incorporate the additional insurance determinations. If an ARE has still not provided all the information necessary for a complete insurance determination on its deposit, the CI’s system will also generate a **Pending** output file record representing the balance of the ARE’s deposit for which an insurance determination cannot yet be made.

> In this example, Anytown Broker provides sufficient information for an insurance determination on its Government and Revocable Trust accounts.

Customer Output File (Time Period 5)

As with previous iterations, the **Customer** output file in Time Period 5 contains one record for each unique depositor known to the CI. When it receives additional account owner information from AREs, the CI’s system will compare the account owner information received from the ARE to determine if any additional account owners have been identified. If so, the CI’s system will generate new **Customer** output file records as necessary, assigning a “CS_Unique_ID” (e.g., the account owner’s Tax ID number) for each additional unique account owner identified.

> In this example, no "new" customers have been reported in the additional ARE submission file(s) received, so the **Customer** output file does not change.

Figure 5.1 Customer Output File (Time Period 5)

	CS_Unique_ID	CS_Govt_ID	CS_Govt_ID_Type	CS_Type	CS_First_Name	CS_Middle_Name	CS_Last_Name	CS_Name_Suffix	CS_Entity_Name	CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3
(No Change) A. -->	6578658	987654321	TIN	BUS					Anytown Broker	123 Main St		
(No Change) B. -->	1278658	122333444	SSN	IND	Marci		Jones			3434 Virginia Ave		
(No Change) C. -->	6489649	981234567	TIN	BUS					XYZ Corporation	100 Dredging Rd		
(No Change) D. -->	661234567	661234567	TIN	GOV					Anywhere City	100 City Ave		
(No Change) E. -->	333445555	333445555	SSN	IND	John		Smith			333 Adams Rd		

CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email	CS_Outstanding_Debt_Flag	CS_Security_Pledge_Flag
Anytown	CA	20199	USA				
Captain	CA	90528	USA				
Happytown	CA	89899	USA				
Anywhere	CA	90528	USA				
...New Hope	CA	89999	USA				

Time Period 5 (continued)

Account Output File (Time Period 5)

As in Time Period 3, the CI’s system performs another deposit insurance calculation in Time Period 5, but this time with the additional account information received from AREs. When this subsequent insurance calculation is completed, the **Account** output file will be populated with one record for each "DP_Acct_Identifier" and "DP_Right_Capacity" combination of a unique account owner, updated with the new insurance determination results. Only deposits for which insurance determinations have been completed will appear in the **Account** output file; if an insurance determination cannot yet be made for a particular deposit balance, the record for that deposit balance should NOT appear in the **Account** output file. If insurance determinations have been made for any partial amounts of an ARE deposit, a record for the aggregate total of those partial amounts will appear in the **Account** output file records, but without a "DP_Right_Capacity" designation.

> In this example,

- D. An insurance calculation is completed for the brokered account deposit of Anywhere City, and it is added to the **Account** output file.
- E. An insurance calculation is completed for the brokered account deposit of John Smith (as Trustee of The Smith Family Trust), and it is added to the **Account** output file.

The last **Account** output file record shown below, representing the aggregate total of the Anytown Broker's account for which an insurance determination has been completed, is updated. This record has no "DP_Right_Capacity", but will be flagged as a pass-through account in the "DP_PT_Account_Flag" field.

Figure 5.2 Account Output File (Time Period 5)

	CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Cat	DP_Allocated_Amt	DP_Acc_Int	DP_Total_PI	DP_Hold_Amount	DP_Insured_Amount	DP_Uninsured_Amount	DP_Prepaid_Account_Flag	DP_PT_Account_Flag	DP_PT_Trans_Flag
(No Change) B1 -->	1278658	3243535353	SGL	SAV	55000		55000		55000	0			
(No Change) B2 -->	1278658	1234535353	SGL	DDA	25000		25000		25000	0			
(No Change) B3 -->	1278658	6789535353	SGL	CDS	200000		200000		170000	30000			
(No Change) B4 -->	1278658	87345123907	SGL	CDS	150000		150000		0	150000		Y	
(No Change) C1 -->	6489649	2345535353	BUS	DDA	200000		200000		200000	0			
(No Change) C2 -->	6489649	3456535353	BUS	DDA	40000		40000		40000	0			
(No Change) C3 -->	6489649	87345123907	BUS	CDS	100000		100000		10000	90000		Y	
(New) D1 -->	661234567	87345123907	GOV1	CDS	750000		750000		500000	250000		Y	
(New) E1 -->	333445555	87345123907	REV	CDS	1000000		1000000		500000	500000		Y	
(Updated) B4,C3,D1,E1	6578658	87345123907		CDS	2000000		2000000		1010000	990000		Y	

One record representing the aggregate interests of all customers in Anytown Broker’s account for which the insurance determination is completed. Set "DP_Right_Capacity" = Null and "DP_PT_Account_Flag" = Y.

Time Period 5 (continued)

Account Participant Output File (Time Period 5)

When the ARE has provided beneficiary or other relevant account participant information, an **Account Participant** output file record will be created for each participant, as necessary, assigning an “AP_Participant_ID” (e.g., the account participant’s Tax ID number) for each additional unique account participant identified. At the end of Time Period 5, the **Account Participant** output file will have one record for each unique combination of customer/account/account participant (CS_Unique_ID/DP_Acct_Identifier/AP_Participant_ID) identified.

> In this example, **Account Participant** output file records will be created for the account participants Anytown Broker has provided in its additional ARE submission file:

- D. The Official Custodians of the Anywhere City (Government) deposit account, and
- E. The Beneficiaries of The Smith Family Trust (Revocable Trust) deposit account.

Figure 5.3 Account Participant Output File (Time Period 5)

	CS_Unique_ID	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	AP_Allocated_Amount	AP_Participant_ID	AP_Govt_ID	AP_Govt_ID_Type	AP_First_Name	AP_Middle_Name	AP_Last_Name	AP_Entity_Name	AP_Participant_Type
(New) D1 -->	661234567	87345123907	GOV1	CDS	375000	333345678	333345678	SSN	Harry		Jones		OC
(New) D1 -->	661234567	87345123907	GOV1	CDS	375000	333456789	333456789	SSN	Susan		Doe		OC
(New) E1 -->	333445555	87345123907	REV	CDS	500000	444567890	444567890	SSN	Bob		Smith		BEN
(New) E1 -->	333445555	87345123907	REV	CDS	500000	444567891	444567891	SSN	Chris		Smith		BEN

Pending Output File (Time Period 5)

The Pending output file only contains records of deposit balances for which an insurance determination has not yet been completed. A “Pending_Reason” code will be associated with each **Pending** output file record, and each record’s “PT_Parent_Customer_ID” field will be populated with the unique identifier of the parent customer ID who has fiduciary responsibility at the covered institution (e.g., the ARE’s Tax ID). Records without an entry in the “PT_Parent_Customer_ID” field are recognized as the parent account. As stated above, the sum of the “DP_Allocated_Amt” balances with assigned “DP_Right_Capacity” codes in the records of the **Account** output file, combined with the sum of the “AP_Allocated_Amount” balances for the parent account records in the **Pending** output file, will equal the total of the deposit account balances at the CI.

Time Period 5 (continued)

> In this example, insurance determinations have been completed for all deposit accounts at the end of Time Period 5, so the **Pending** output file is now empty.

Figure 5.4 Pending Output File (Time Period 5)

CS_Unique_ID	Pending_Reason	DP_Acct_Identifier	DP_Right_Capacity	DP_Prod_Category	DP_Cur_Bal	DP_Acc_Int	DP_Total_PI	DP_Hold_Amount	DP_Prepaid_Account_Flag	CS_Govt_ID	CS_Govt_ID_Type	CS_First_Name	CS_Middle_Name	CS_Last_Name	CS_Name_Suffix	CS_Entity_Name

CS_Street_Add_Ln1	CS_Street_Add_Ln2	CS_Street_Add_Ln3	CS_City	CS_State	CS_ZIP	CS_Country	CS_Telephone	CS_Email	CS_Outstanding_Debt_Flag	CS_Security_Pledge_Flag	DP_PT_Account_Flag	PT_Parent_Customer_ID	DP_PT_Trans_Flag

Validation check to ensure all deposit balances have been included in the Part 370 output files by the CI's system:
 Step 1: Sum the "DP_Allocated_Amt" from the **Account** output file, for those records where "DP_Right_Capacity" is NOT Null -----> \$2,520,000
 Step 2: Sum the "DP_Cur_Bal" from the **Pending** Output file, for those records where "PT_Parent_Customer_ID" IS Null -----> \$0
 Step 3: The sum of Step 1 and Step 2 should match the CI total deposits balance at failure -----> \$2,520,000

Appendix E – Final Rule for Recordkeeping for Timely Deposit Insurance Determination

12 CFR PART 370—RECORDKEEPING FOR TIMELY DEPOSIT

INSURANCE DETERMINATION

Effective April 1, 2017.

Authority: 12 U.S.C. 1817(a)(9), 1819 (Tenth), 1821(f)(1), 1822(c), 1823(c)(4).

§ 370.1 Purpose and scope.

Unless otherwise provided in this part, each “covered institution” (defined in § 370.2(a)) is required to implement the information technology system and recordkeeping capabilities needed to calculate the amount of deposit insurance coverage available for each deposit account in the event of its failure. Doing so will improve the FDIC’s ability to fulfill its statutory mandates to pay deposit insurance as soon as possible after a covered institution’s failure and to resolve a covered institution at the least cost to the Deposit Insurance Fund.

§ 370.2 Definitions.

For purposes of this part:

- (a) *Account holder* means the person or entity who has opened a deposit account with a covered institution and with whom the covered institution has a direct legal and contractual relationship with respect to the deposit.
- (b) *Brokered deposit* has the same meaning as provided in 12 CFR 337.6(a)(2).
- (c) *Covered institution* means an insured depository institution which, based on its Reports of Condition and Income filed with the appropriate federal banking agency, has 2 million or more deposit accounts during the two consecutive quarters preceding the effective date of this part or thereafter.

- (d) *Compliance date* means the date that is three years after the later of the effective date of this part or the date on which an insured depository institution becomes a covered institution.
- (e) *Deposit* has the same meaning as provided under section 3(l) of the Federal Deposit Insurance Act (12 U.S.C. 1813(l)).
- (f) *Deposit account records* has the same meaning as provided in 12 CFR 330.1(e).

- (g) *Ownership rights and capacities* are set forth in 12 CFR part 330.
- (h) *Payment instrument* means a check, draft, warrant, money order, traveler’s check, electronic instrument, or other instrument, payment of funds, or monetary value (other than currency).
- (i) *Standard maximum deposit insurance amount* (or “SMDIA”) has the same meaning as provided pursuant to section 11(a)(1)(E) of the Federal Deposit Insurance Act (12 U.S.C. 1821(a)(1)(E)) and 12 CFR 330.1(o).
- (j) *Transactional features* with respect to a deposit account means that the depositor or account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit. For purposes of this definition, “telephonic (including data transmission) agreement, order or instruction” includes orders and instructions made by means of facsimile, computer, internet, handheld device, or other similar means.
- (k) *Unique identifier* means an alpha-numeric code associated with an individual or entity that is used consistently and continuously by a covered institution to monitor the covered institution’s relationship with that individual or entity.

§ 370.3 Information technology system requirements.

- (a) A covered institution must configure its information technology system to be capable of performing the functions set forth in paragraph (b) of this section within 24 hours after the appointment of the FDIC as receiver. To the extent that a covered institution does not maintain its deposit account records in the manner prescribed under § 370.4(a) but instead in the manner prescribed under § 370.4(b) or (c), the covered institution's information technology system must be able to perform the functions set forth in paragraph (b) of this section upon input by the FDIC of additional information collected from account holders after failure of the covered institution.
- (b) Each covered institution's information technology system must be capable of:
- (1) Accurately calculating the deposit insurance coverage for each deposit account in accordance with 12 CFR Part 330;
 - (2) Generating and retaining output records in the data format and layout specified in Appendix B;
 - (3) Restricting access to some or all of the deposits in a deposit account until the FDIC has made its deposit insurance determination for that deposit account using the covered institution's information technology system; and
 - (4) Debiting from each deposit account the amount that is uninsured as calculated pursuant to paragraph (b)(1) of this section.

§ 370.4 Recordkeeping requirements.

- (a) *General recordkeeping requirements.* Except as otherwise provided in paragraphs (b) and (c) of this section, a covered institution must maintain in its deposit account records for

each account the information necessary for its information technology system to meet the requirements set forth in § 370.3. The information must include:

(1) The unique identifier of each

(i) Account holder;

(ii) Beneficial owner of a deposit, if the account holder is not the beneficial owner;

(iii) Grantor and each beneficiary, if the deposit account is held in connection with an informal revocable trust that is insured pursuant to 12 CFR 330.10 (e.g., payable-on-death accounts, in-trust-for accounts, and *Totten* Trust accounts); and

(iv) Grantor and each beneficiary, if the deposit account is held by the covered institution as the trustee of an irrevocable trust that is insured pursuant to 12 CFR 330.12.

(2) The applicable ownership right and capacity code listed and described in Appendix A to this part.

(b) *Alternative recordkeeping requirements.* As permitted under this paragraph, a covered institution may maintain in its deposit account records less information than is required under paragraph (a) of this section.

(1) For each deposit account for which a covered institution's deposit account records disclose the existence of a relationship which might provide a basis for additional deposit insurance in accordance with 12 CFR 330.5 or 330.7 and for which the covered institution does not maintain information that would be needed for its information technology system to meet the requirements set forth in § 370.3, the

covered institution must maintain, at a minimum, the following in its deposit account records:

- (i) The unique identifier of the account holder; and
 - (ii) The corresponding “pending reason” code in data field 2 of the pending file format set forth in Appendix B (and need not maintain a “right and capacity” code).
- (2) For each formal revocable trust account that is insured as described in 12 CFR 330.10 and for each irrevocable trust account that is insured as described in 12 CFR 330.13, and for which the covered institution does not maintain the information that would be needed for its information technology system to meet the requirements set forth in § 370.3, the covered institution must, at a minimum, maintain in its deposit account records:
- (i) The unique identifier of the account holder;
 - (ii) The unique identifier of the grantor if the deposit account has transactional features; and
 - (iii) The corresponding “pending reason” code in data field 2 of the pending file format set forth in Appendix B (and need not maintain a “right and capacity” code).
- (c) *Recordkeeping requirements for official items.* A covered institution must maintain in its deposit account records the information needed for its information technology system to meet the requirements set forth in § 370.3 with respect to accounts held in the name of the covered institution from which withdrawals are made to honor a payment instrument issued by the covered institution, such as a certified check, loan disbursement check,

interest check, traveler's check, expense check, official check, cashier's check, money order, or any similar payment instrument that the FDIC identifies in guidance issued to covered institutions in connection with this part. To the extent that the covered institution does not have such information, it need only maintain in its deposit account records for those accounts the corresponding "pending reason" code in data field 2 of the pending file format set forth in Appendix B (and need not maintain "right and capacity" codes).

§ 370.5 Actions required for certain deposit accounts with transactional features.

- (a) For each deposit account with transactional features for which the covered institution maintains its deposit account records in accordance with § 370.4(b)(1), a covered institution must certify to the FDIC that the account holder will provide to the FDIC the information needed for the covered institution's information technology system to calculate deposit insurance coverage as set forth in § 370.3(b) within 24 hours after the appointment of the FDIC as receiver. Such certification may be part of the annual certification of compliance required pursuant to § 370.10(a)(1).
- (b) Notwithstanding paragraph (a) of this section, a covered institution need not provide such certification with respect to:
 - (1) Accounts maintained by a mortgage servicer, in a custodial or other fiduciary capacity, which are comprised of payments by mortgagors or principal, interest, taxes and insurance;
 - (2) Accounts maintained by real estate brokers, real estate agents or title companies in which funds from multiple clients are deposited and held for a short period of time in connection with a real estate transaction;

- (3) Accounts established by an attorney or law firm on behalf of clients, commonly known as an *Interest on Lawyers Trust Accounts*, or functionally equivalent accounts; and
 - (4) Accounts held in connection with an employee benefit plan (as defined in 12 CFR 330.15(f)(2)).
- (c) The covered institution's failure to provide the certification required under paragraph (a) of this section shall be deemed not to constitute a violation of this part if the FDIC has granted the covered institution relief from that certification requirement.

§ 370.6 Implementation.

- (a) A covered institution must satisfy the information technology system and recordkeeping requirements set forth in this part before the compliance date.
- (b) A covered institution may submit a request to the FDIC for an extension of its compliance date. The request shall state the amount of additional time needed to meet the requirements of this part, the reason(s) for which such additional time is needed, and the total number and dollar value of accounts for which deposit insurance coverage could not be calculated using the covered institution's information technology system were the covered institution to fail as of the date of the request. The FDIC's grant of a covered institution's request for extension may be conditional or time-limited.

§ 370.7 Accelerated implementation.

- (a) On a case-by-case basis, the FDIC may accelerate, upon notice, the implementation time frame for all or part of the requirements of this part for a covered institution that:

- (1) Has a composite rating of 3, 4, or 5 under the Uniform Financial Institution's Rating System (*CAMELS* rating), or in the case of an insured branch of a foreign bank, an equivalent rating;
 - (2) Is undercapitalized, as defined under the prompt corrective action provisions of 12 CFR part 325; or
 - (3) Is determined by the appropriate federal banking agency or the FDIC in consultation with the appropriate federal banking agency to be experiencing a significant deterioration of capital or significant funding difficulties or liquidity stress, notwithstanding the composite rating of the covered institution by its appropriate federal banking agency in its most recent report of examination.
- (b) In implementing this section, the FDIC must consult with the covered institution's appropriate federal banking agency and consider the complexity of the covered institution's deposit system and operations, extent of the covered institution's asset quality difficulties, volatility of the institution's funding sources, expected near-term changes in the covered institution's capital levels, and other relevant factors appropriate for the FDIC to consider in its role as insurer of the covered institution.

§ 370.8 Relief.

- (a) *Exemption.* A covered institution may submit a request in the form of a letter to the FDIC for an exemption from this part if it demonstrates that it does not take deposits from any account holder which, when aggregated, would exceed the SMDIA for any owner of the funds on deposit and will not in the future.
- (b) *Exception.* A covered institution may submit a request in the form of a letter to the FDIC for exception from any specific aspect of the information technology system

requirements, recordkeeping requirements, certification requirements, or reporting requirements set forth in this part if circumstances exist that would make it impracticable or overly burdensome to meet those requirements. In its request letter, the covered institution must demonstrate the need for exception, describe the impact of an exception on the ability to quickly and accurately calculate deposit insurance for the related deposit accounts, and state the number of, and the dollar value of deposits in, the related deposit accounts.

- (c) *Release from this part.* A covered institution may submit a request in the form of a letter to the FDIC for release from this part if, based on its Reports of Condition and Income filed with the appropriate federal banking agency, it has less than two million deposit accounts during any three consecutive quarters after becoming a covered institution.
- (d) *Release from 12 CFR 360.9 requirements.* A covered institution is released from the provisional hold and standard data format requirements of 12 CFR 360.9 upon submitting to the FDIC the compliance certification required under § 370.10(a).
- (e) *FDIC approval of a request.* The FDIC will consider all requests submitted in writing by a covered institution on a case-by-case basis in light of the objectives of this part, and the FDIC's grant of any request made by a covered institution pursuant to this section may be conditional or time-limited.

§ 370.9 Communication with the FDIC.

- (a) *Point of contact.* Not later than ten business days after either the effective date of this part or becoming a covered institution, a covered institution must notify the FDIC of the person(s) responsible for implementing the recordkeeping and information technology system capabilities required by this part.

- (b) *Address.* Point-of-contact information, reports and requests made under this part shall be submitted in writing to: Office of the Director, Division of Resolutions and Receiverships, Federal Deposit Insurance Corporation, 550 17th Street NW., Washington, DC 20429-0002.

§ 370.10 Compliance.

- (a) *Certification and report.* A covered institution shall submit to the FDIC a certification of compliance and a deposit insurance coverage summary report on or before the compliance date and annually thereafter.

(1) The certification must:

- (i) Confirm that the covered institution has implemented and successfully tested its information technology system for compliance with this part during the preceding calendar year; and
- (ii) Be signed by the covered institution's chief executive officer or chief operating officer.

(2) The deposit insurance coverage summary report must include:

- (i) A description of any material change to the covered institution's information technology system or deposit taking operations since the prior annual certification;
- (ii) The number of deposit accounts, number of different account holders, and dollar amount of deposits by ownership right and capacity code (as listed and described in Appendix A);
- (iii) The total number of fully-insured deposit accounts and the total dollar amount of deposits in all such accounts;

- (iv) The total number of deposit accounts with uninsured deposits and the total dollar amount of uninsured amounts in all of those accounts; and
 - (v) By deposit account type, the total number of, and dollar amount of deposits in, deposit accounts for which the covered institution's information technology system cannot calculate deposit insurance coverage using information currently maintained in the covered institution's deposit account records.
- (3) If a covered institution experiences a significant change in its deposit taking operations, the FDIC may require that it submit a certification of compliance and a deposit insurance coverage summary report more frequently than annually.
- (b) FDIC Testing.*
- (1) The FDIC will conduct periodic tests of a covered institution's compliance with this part. These tests will begin no sooner than the last day of the first calendar quarter following the compliance date and would occur no more frequently than on a three-year cycle thereafter, unless there is a material change to the covered institution's information technology system, deposit-taking operations or financial condition.
 - (2) A covered institution shall provide the appropriate assistance to the FDIC as the FDIC tests the covered institution's ability to satisfy the requirements set forth in this part.
- (c) Effect of pending requests.* A covered institution that has submitted a request pursuant to § 370.6(b) or § 370.8(a)-(c) will not be considered to be in violation of this part as to the requirements that are the subject of the request while awaiting the FDIC's response to such request.

Appendix A to Part 370: *Ownership Right and Capacity Codes*

A covered institution must use the codes defined below when assigning ownership right and capacity codes.

CODE	ILLUSTRATIVE DESCRIPTION
SGL	Single Account (12 CFR 330.6): An account owned by one person with no testamentary or “payable-on-death” beneficiaries. It includes individual accounts, sole proprietorship accounts, single-name accounts containing community property funds, and accounts of a decedent and accounts held by executors or administrators of a decedent's estate.
JNT	Joint Account (12 CFR 330.9): An account owned by two or more persons with no testamentary or “payable-on-death” beneficiaries (other than surviving co-owners) An account does not qualify as a joint account unless: (1) all co-owners are living persons; (2) each co-owner has personally signed a deposit account signature card (except that the signature requirement does not apply to certificates of deposit, to any deposit obligation evidenced by a negotiable instrument, or to any account maintained on behalf of the co-owners by an agent or custodian); and (3) each co-owner possesses withdrawal rights on the same basis.
REV	<p>Revocable Trust Account (12 CFR 330.10): An account owned by one or more persons that evidences an intention that, upon the death of the owner(s), the funds shall belong to one or more beneficiaries. There are two types of revocable trust accounts:</p> <p>(1) Payable-on-Death Account (Informal Revocable Trust Account): An account owned by one or more persons with one or more testamentary or “payable-on-death” beneficiaries.</p> <p>(2) Revocable Living Trust Account (Formal Revocable Trust Account): An account in the name of a formal revocable “living trust” with one or more grantors and one or more testamentary beneficiaries.</p>
IRR	Irrevocable Trust Account (12 CFR 330.13): An account in the name of an irrevocable trust (unless the trustee is an insured depository institution, in which case the applicable code is DIT).
CRA	Certain Other Retirement Accounts (12 CFR 330.14 (b)-(c)) to the extent that participants under such plan have the right to direct the investment of assets held in individual accounts maintained on their behalf by the plan, including an individual retirement account described in section 408(a) of the Internal Revenue Code (26

U.S.C. 408(a)), or an account of a deferred compensation plan described in section 457 of the Internal Revenue Code (26 U.S.C. 457), an account of an individual account plan as defined in section 3(34) of the Employee Retirement Income Security Act (29 U.S.C. 1002), a plan described in section 401(d) of the Internal Revenue Code (26 U.S.C. 401(d)).

EBP Employee Benefit Plan Account (12 CFR 330.14): An account of an employee benefit plan as defined in section 3(3) of the Employee Retirement Income Security Act (29 U.S.C. 1002), including any plan described in section 401(d) of the Internal Revenue Code (26 U.S.C. 401(d)), but not including any account classified as a Certain Retirement Account.

BUS Business/Organization Account (12 CFR 330.11): An account of an organization engaged in an ‘independent activity’ (as defined in § 330.1(g)), but not an account of a sole proprietorship. This category includes:

- a. Corporation Account: An account owned by a corporation.
- b. Partnership Account: An account owned by a partnership.
- c. Unincorporated Association Account: An account owned by an unincorporated association (*i.e.*, an account owned by an association of two or more persons formed for some religious, educational, charitable, social or other noncommercial purpose)

GOV1-GOV2-GOV3 Government Account (12 CFR 330.15): An account of a governmental entity.

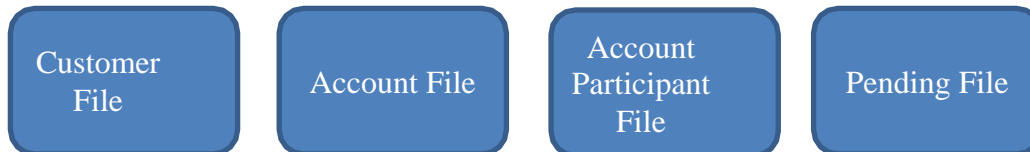
GOV1 All time and savings deposit accounts of the United States and all time and savings deposit accounts of a state, county, municipality or political subdivision depositing funds in an insured depository institution in the state comprising the public unit or wherein the public unit is located (including any insured depository institution having a branch in said state)

GOV2 All demand deposit accounts of the United States and all demand deposit accounts of a state, county, municipality or political subdivision depositing funds in an insured depository institution in the state comprising the public unit or wherein the public unit is located (including any insured depository institution having a branch in said state)

GOV3	All deposits, regardless of whether they are time, savings or demand deposit accounts of a state, county, municipality or political subdivision depositing funds in an insured depository institution outside of the state comprising the public unit or wherein the public unit is located.
MSA	Mortgage Servicing Account (12 CFR 330.7(d)): An account held by a mortgage servicer, funded by payments by mortgagors of principal and interest.
PBA	Public Bond Accounts (12 CFR 330.15(c)): An account consisting of funds held by an officer, agent or employee of a public unit for the purpose of discharging a debt owed to the holders of notes or bonds issued by the public unit.
DIT	IDI as trustee of irrevocable trust accounts (12 CFR 330.12): "Trust funds" (as defined in § 330.1(q)) account held by an insured depository institution as trustee of an irrevocable trust.
ANC	Annuity Contract Accounts (12 CFR 330.8): Funds held by an insurance company or other corporation in a deposit account for the sole purpose of funding life insurance or annuity contracts and any benefits incidental to such contracts.
BIA	Custodian accounts for American Indians (12 CFR 330.7(e)): Funds deposited by the Bureau of Indian Affairs of the United States Department of the Interior (the "BIA") on behalf of American Indians pursuant to 25 U.S.C. 162(a), or by any other disbursing agent of the United States on behalf of American Indians pursuant to similar authority, in an insured depository institution.
DOE	IDI Accounts under Department of Energy Program: Funds deposited by an insured depository institution pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy.

Appendix B to Part 370: *Output Files Structure*

The output files will include the data necessary for the FDIC to determine the deposit insurance coverage in a resolution. A covered institution must have the capability to prepare and maintain the files detailed below. These files must be prepared in successive iterations as the covered institution receives additional data from external sources necessary to complete any pending deposit insurance calculations. The unique identifier is required in all four files to link the customer information. All files are pipe delimited. Do not pad leading and trailing spacing or zeros for the data fields.



Customer File. Customer File will be used by the FDIC to identify the customers. One record represents one unique customer.

The data elements will include:

	Field Name	Description	Format
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there shall not be duplicates.	Variable Character
2	CS_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filing. Populate as follows: <ul style="list-style-type: none"> - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number 	Variable Character
3	CS_Govt_ID_Type	The valid customer identification types, are noted below: <ul style="list-style-type: none"> - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other 	Character (3)
4	CS_Type	The customer type field indicates the type of entity the customer is at the covered institution. The valid values are: <ul style="list-style-type: none"> - IND - Individual - BUS - Business - TRT - Trust - NFP - Non-Profit - GOV - Government - OTH - Other 	Character (3)
5	CS_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character
6	CS_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character
7	CS_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character
8	CS_Name_Suffix	Customer suffix.	Variable Character

	Field Name	Description	Format
9	CS_Entity_Name	The registered name of the entity. Do not use this field if the customer is an individual.	Variable Character
10	CS_Street_Add_Ln1	Street address line 1. The current account statement mailing address of record.	Variable Character
11	CS_Street_Add_Ln2	Street address line 2. If available, the second address line.	Variable Character
12	CS_Street_Add_Ln3	Street address line 3. If available, the third address line.	Variable Character
13	CS_City	The city associated with the permanent legal address.	Variable Character
14	CS_State	The state for United States addresses or state/province/county for international addresses. - For United States addresses use a two-character state code (official United States Postal Service abbreviations) associated with the permanent legal address. - For international address follow that country state code.	Variable Character
15	CS_ZIP	The Zip/Postal Code associated with the customers' permanent legal address. - For United States zip codes, use the United States Postal Service ZIP+4 standard - For international zip codes follow that standard format of that country.	Variable Character
16	CS_Country	The country associated with the permanent legal address. Provide the country name or the standard International Organization for Standardization (ISO) country code.	Variable Character
17	CS_Telephone	Customer telephone number. The telephone number on record for the customer, including the country code if not within the United States.	Variable Character
18	CS_Email	The email address on record for the customer.	Variable Character
19	CS_Outstanding_Debt_Flag	This field indicates whether the customer has outstanding debt with covered institution. This field may be used by the FDIC to determine offsets. Enter "Y" if customer has outstanding debt with covered institutions, enter "N" otherwise.	Character (1)
20	CS_Security_Pledge_Flag	This field shall only be used for Government customers. This field indicates whether the covered institution has pledged securities to the government entity, to cover any shortfall in deposit insurance. Enter "Y" if the government entity has outstanding security pledge with covered institutions, enter "N" otherwise.	Character (1)

Account File. The Account File contains the deposit ownership rights and capacities information, allocated balances, insured amounts, and uninsured amounts. The balances are in U.S. dollars. The Account file is linked to the Customer File by the CS_Unique_ID.

The data elements will include:

	Field Name	Description	Format
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there cannot be duplicates.	Variable Character
2	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character
3	DP_Right_Capacity	Account ownership categories. <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)

	Field Name	Description	Format
4	DP_Prod_Cat	Product category or classification. - DDA - Demand Deposit Accounts - NOW - Negotiable Order of Withdrawal - MMA - Money Market Deposit Accounts - SAV - Other savings accounts - CDS - Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable.	Character (3)
5	DP_Allocated_Amt	The current balance in the account at the end of business on the effective date of the file, allocated to a specific owner in that insurance category. For JNT accounts, this is a calculated field that represents the allocated amount to each owner in JNT category. For REV accounts, this is a calculated field that represents the allocated amount to each owner-beneficiary in REV category. For other accounts with only one owner, this is the account current balance. This balance shall not be reduced by float or holds. For CDs and time deposits, the balance shall reflect the principal balance plus any interest paid and available for withdrawal not already included in the principal (do not include accrued interest)	Decimal (14,2)
6	DP_Acc_Int	Accrued interest allocated similarly as data field #5 DP_Allocated_Amt. The amount of interest that has been earned but not yet paid to the account as of the date of the file.	Decimal (14,2)
7	DP_Total_PI	Total amount adding #5 DP_Allocated_Amt and #6 DP_Acc_Int.	Decimal (14,2)
8	DP_Hold_Amount	Hold amount on the account. The available balance of the account is reduced by the hold amount. It has no effect on current balance (ledger balance)	Decimal (14,2)
9	DP_Insured_Amount	The insured amount of the account.	Decimal (14,2)
10	DP_Uninsured_Amount	The uninsured amount of the account.	Decimal (14,2)

	Field Name	Description	Format
11	DP_Prepaid_Account_Flag	This field indicates a prepaid account with covered institution. Enter "Y" if account is a prepaid account with covered institutions, enter "N" otherwise.	Character (1)
12	DP_PT_Account_Flag	This field indicates a pass-through account with covered institution. Enter "Y" if account is a pass-through with covered institutions, enter "N" otherwise.	Character (1)
13	DP_PT_Trans_Flag	This field indicates whether the fiduciary account has sub-accounts that have transactional features. Enter "Y" if account has transactional features, enter "N" otherwise.	Character (1)

Account Participant File. The Account Participant File will be used by the FDIC to identify account participants, to include the official custodian, beneficiary, bond holder, mortgagor, or employee benefit plan participant, for each account and account holder. One record represents one unique account participant. The Account Participant File is linked to the Account File by CS_Unique_ID and DP_Acct_Identifier.

The data elements will include:

	Field Name	Description	Format
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there shall not be duplicates.	Variable Character
2	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character
3	DP_Right_Capacity	Account ownership categories. <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)

	Field Name	Description	Format
4	DP_Prod_Category	Product category or classification. <ul style="list-style-type: none"> - DDA - Demand Deposit Accounts - NOW - Negotiable Order of Withdrawal - MMA - Money Market Deposit Accounts - SAV - Other savings accounts - CDS - Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable. 	Character (3)
5	AP_Allocated_Amount	Amount of funds attributable to the account participant as an account holder (e.g. Public account holder of a public bond account) or the amount of funds entitled to the beneficiary for the purpose of insurance determination (e.g. Revocable Trust)	Decimal (14,2)
6	AP_Participant_ID	This field is the unique identifier for the Account Participant. It will be generated by the covered institution and there shall not be duplicates. If the account participant is an existing bank customer this field is the same as CS_Unique_ID field.	Variable Character
7	AP_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filling. Populate as follows: <ul style="list-style-type: none"> - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number 	Variable Character
8	AP_Govt_ID_Type	The valid customer identification types, are: <ul style="list-style-type: none"> - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other 	Character (3)
9	AP_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character
10	AP_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character
11	AP_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character

	Field Name	Description	Format
12	AP_Entity_Name	The registered name of the entity. Do not use this field if the participant is an individual.	Variable Character
13	AP_Participant_Type	This field is used as the participant type identifier. The field will list the “beneficial owner” type: - OC - Official Custodian - BEN - Beneficiary - BHR - Bond Holder - MOR - Mortgagor - EPP - Employee Benefit Plan Participant	Character (3)

Pending File. The Pending File contains the information needed for the FDIC to contact the owner or agent requesting additional information to complete the deposit insurance calculation. Each record represents a deposit account.

The data elements will include:

	Field Name	Description	Format
1	CS_Unique_ID	This field is the unique identifier that is the primary key for the depositor data record. It will be generated by the covered institution and there cannot be duplicates.	Variable Character
2	Pending_Reason	Reason code for the account to be included in Pending file. For deposit account records maintained by the bank, use the following codes. <ul style="list-style-type: none"> - A - agency or custodian - B - beneficiary - OI - official item - RAC - right and capacity code For alternative recordkeeping requirements, use the following codes. <ul style="list-style-type: none"> - ARB - direct obligation brokered deposit - ARBN - non-direct obligation brokered deposit - ARCRA – certain retirement accounts - AREBP – employee benefit plan accounts - ARM - mortgage servicing for principal and interest payments - ARO - other deposits - ARTR – trust accounts The FDIC needs these codes to initiate the collection of needed information.	Character (5)
3	DP_Acct_Identifier	Deposit account identifier. The primary field used to identify a deposit account. The account identifier may be composed of more than one physical data element to uniquely identify a deposit account.	Variable Character

4	DP_Right_Capacity	<p>Account ownership categories.</p> <ul style="list-style-type: none"> - SGL - Single accounts - JNT - Joint accounts - REV - Revocable trust accounts - IRR - Irrevocable trust accounts - CRA - Certain retirement accounts - EBP - Employee benefit plan accounts - BUS - Business/Organization accounts - GOV1, GOV2, GOV3 - Government accounts (public unit accounts) - MSA - Mortgage servicing accounts for principal and interest payments - DIT - Accounts held by a depository institution as the trustee of an irrevocable trust - ANC - Annuity contract accounts - PBA - Public bond accounts - BIA - Custodian accounts for American Indians - DOE - Accounts of an IDI pursuant to the Bank Deposit Financial Assistance Program of the Department of Energy 	Character (4)
5	DP_Prod_Category	<p>Product category or classification.</p> <ul style="list-style-type: none"> - DDA - Demand Deposit Accounts - NOW – Negotiable Order of Withdrawal - MMA – Money Market Deposit Accounts - SAV – Other savings accounts - CDS – Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable. 	Character (3)
6	DP_Cur_Bal	<p>Current balance.</p> <p>The current balance in the account at the end of business on the effective date of the file.</p> <p>This balance shall not be reduced by float or holds. For CDs and time deposits, the balance shall reflect the principal balance plus any interest paid and available for withdrawal not already included in the principal (do not include accrued interest)</p>	Decimal (14,2)
7	DP_Acc_Int	<p>Accrued interest.</p> <p>The amount of interest that has been earned but not yet paid to the account as of the date of the file.</p>	Decimal (14,2)
8	DP_Total_PI	Total of principal and accrued interest.	Decimal (14,2)
9	DP_Hold_Amount	Hold amount on the account.	Decimal

		The available balance of the account is reduced by the hold amount. It has no impact on current balance (ledger balance)	(14,2)
10	DP_Prepaid_Account_Flag	This field indicates a prepaid account with covered institution. Enter "Y" if account is a prepaid account, enter "N" otherwise.	Character (1)
11	CS_Govt_ID	This field shall contain the ID number that identifies the entity based on a government issued ID or corporate filing. Populate as follows: - For a United States individual - Legal identification number (e.g. SSN, TIN, Driver's License or Passport Number) - For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card) - For a Non-Individual - the Tax identification Number (TIN), or other register entity number	Variable Character
12	CS_Govt_ID_Type	The valid customer identification types: - SSN - Social Security Number - TIN - Tax Identification Number - DL - Driver's License, issued by State or Territory of the United States - ML - Military ID - PPT - Valid Passport - AID - Alien Identification Card - OTH - Other	Character (3)
13	CS_First_Name	Customer first name. Use only for the name of individuals and the primary contact for entity.	Variable Character
14	CS_Middle_Name	Customer middle name. Use only for the name of individuals and the primary contact for entity.	Variable Character
15	CS_Last_Name	Customer last name. Use only for the name of individuals and the primary contact for entity.	Variable Character
16	CS_Name_Suffix	Customer suffix.	Variable Character
17	CS_Entity_Name	The registered name of the entity. Do not use this field if the customer is an individual.	Variable Character
18	CS_Street_Add_Ln1	Street address line 1. The current account statement mailing address of record.	Variable Character
19	CS_Street_Add_Ln2	Street address line 2. If available, the second address line.	Variable Character
20	CS_Street_Add_Ln3	Street address line 3. If available, the third address line.	Variable Character
21	CS_City	The city associated with the permanent legal address.	Variable Character
22	CS_State	The state for United States addresses or	Variable

		state/province/county for international addresses. - For United States addresses use a two-character state code (official United States Postal Service abbreviations) associated with the permanent legal address. - For international address follow that country state code.	Character
23	CS_ZIP	The Zip/Postal Code associated with the customers' permanent legal address. - For United States zip codes, use the United States Postal Service ZIP+4 standard - For international zip codes follow that standard format of that country.	Variable Character
24	CS_Country	The country associated with the permanent legal address. Provide the country name or the standard International Organization for Standardization (ISO) country code.	Variable Character
25	CS_Telephone	Customer telephone number. The telephone number on record for the customer, including the country code if not within the United States.	Variable Character
26	CS_Email	The email address on record for the customer.	Variable Character
27	CS_Outstanding_Debt_Flag	This field indicates whether the customer has outstanding debt with covered institution. This field may be used to determine offsets. Enter "Y" if customer has outstanding debt with covered institutions, enter "N" otherwise.	Character (1)
28	CS_Security_Pledge_Flag	This field indicates whether the CI has pledged securities to the government entity, to cover any shortfall in deposit insurance. Enter "Y" if the government entity has outstanding security pledge with covered institutions, enter "N" otherwise. This field shall only be used for Government customers.	Character (1)
29	DP_PT_Account_Flag	This field indicates a pass-through account with covered institution. Enter "Y" if account is a pass-through with covered institutions, enter "N" otherwise.	Character (1)
30	PT_Parent_Customer_ID	This field contains the unique identifier of the parent customer ID who has the fiduciary responsibility at the covered institution.	Variable Character
31	DP_PT_Trans_Flag	This field indicates whether the fiduciary account has sub-accounts that have transactional features. Enter "Y" if account has transactional features, enter "N" otherwise.	Character (1)

Dated at Washington, D.C. this ___th day of November, 2016.

Robert E. Feldman Executive Secretary

Appendix F – FDIC Business Rules

The following information is included for reference only. The material contained herein was developed for FDIC internal purposes not related to Part 370 and is not intended to impose or suggest any new requirements. Please disregard any request for comment, reports or other requirements contained in this appendix. Further, specifically disregard any reference to Post-Closing Deposits (“PC-DEP”) and the Transaction Account Guarantee Program (“TAGP”).



FDIC
Federal Deposit Insurance Corporation
Division of Receiverships and Resolutions

Insurance Determination Rules

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Name	Function

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1. Introduction

Insurance determination is a critical part of the bank closing process. This involves categorizing each account such as individual, business, etc.; determining the owner; and aggregation when the same owner belongs to multiple accounts. This document discusses the various processes involved in Insurance Determination.

The Insurance Determination process follows these steps:

1.1 Deposit File

The deposit data provided to the FDIC must have specific fields to be used in the Insurance Determination process.

1.2 Standardization

The process of replacing the variations of keywords and phrases with their standardized versions so that rules can operate on those fields.

1.3 Categorization

The process of assigning an insurance category to an account.

1.4 Ownership Determination

The process of identifying the owner(s) of an account.

1.5 Aggregation

The process of combining accounts owned by the same person in each ownership category and determining the total insured amount for each separate account.

2. Deposit File

2.1 Source fields

FIELD NAME	FIELD DESCRIPTION	FORMAT
DP_Acct_Identifier	Account Identifier - The primary field used to identify the account. This field may be the Account Number.	Character(25)
DP_Tax_ID	Tax ID – The tax identification number maintained on the account.	Character(15)
DP_Tax_Code	Tax ID Code – The type of the tax identification number. Possible values are: <ul style="list-style-type: none"> • S = Social Security Number • T = Federal Tax Identification Number • O = Other 	Character(1)
DP_Ownership_Ind	Customer Ownership Indicator – The type of ownership at the account level. Possible values are: <ul style="list-style-type: none"> • S = Single • J = Joint Account • P = Partnership Account • C = Corporation • B = Brokered Deposits • I = IRA Account • U = Unincorporated Association • R = Revocable Trust • IR = Irrevocable Trust • G = Government Account • E = Employee Benefit Plan Account • O = Other 	Character(2)
DP_Prod_Cat	Product Category – The product classification. Also referred to as ‘Application Type’ or ‘System Type’. Possible values are: <ul style="list-style-type: none"> • DDA = Non-Interest Bearing Checking accounts • NOW = Interest Bearing Checking accounts • MMA = Money Market Deposit accounts • SAV = Other savings accounts • CDS = Time Deposit accounts and Certificate of Deposit accounts, including any accounts with specified maturity dates that may or may not be renewable 	Character(3)
DP_Acct_Title_1	Account Title Line 1 – Account styling or titling of the account.	Character(100)
DP_Acct_Title_2	Account Title Line 2 – If available, the second account title line.	Character(100)
DP_Acct_Title_3	Account Title Line 3 – If available, the third account title line.	Character(100)
DP_Acct_Title_4	Account Title Line 4 – If available, the fourth account title line.	Character(100)

DP_Street_Add_Ln_1	Street Address Line 1 – The current account statement mailing address of record.	Character(100)
DP_Street_Add_Ln_2	Street Address Line 2 – If available, the second mailing address line.	Character(100)
DP_Street_Add_Ln_3	Street Address Line 3 – If available, the third mailing address line.	Character(100)
DP_City	City – The city associated with the mailing address.	Character(50)
DP_State	State – The state abbreviation associated with the mailing address.	Character(2)
DP_ZIP	ZIP – The ZIP + 4 code associated with the mailing address.	Character(10)
DP_Country	Country – The country associated with the mailing address.	Character(10)
DP_Cur_Bal	Current Balance – The current balance in the account at the end of business on the effective date of this file.	Decimal(14,2)
DP_Int_Rate	Interest Rate – The current interest rate in effect for interest bearing accounts.	Decimal(10,9)
DP_Acc_Int	Accrued Interest – The amount of interest that has been earned but not yet paid to the account as of the date of the file.	Decimal(14,2)
DP_IRA_Cde	IRA Code – The type of IRA. Possible values are: <ul style="list-style-type: none"> • C = Corporate Retirement • E = Educational IRA • I = IRA Account • K = Keogh Account • R = Roth IRA Account • S = SEP Account • T = Transitional Roth IRA • V = Versa Account • H = Health Savings Account 	Character(1)

3. Standardization

3.1 Keyword Identification

Keyword identification is a very important step to correctly categorize an account. Institutions use different variations of keywords in the account title to classify a type of account. It is essential to have a robust process to identify those keywords and phrases within the Account Title and standardize them to a common representation. This process should use a combination of pattern identification and a dictionary to accomplish keyword identification. For example, 'Limited Liability Corporation' is standardized to 'LLC' and 'As Custodian Under' is standardized to 'CUSTODIAN'. Refer to the Keyword Standardization section for expected common representations and the keyword dictionary with the categories they belong to.

The Keyword Standardization Table is shown in Appendix A.

3.2 Tax Identification Formatting

Validate the Tax ID by applying the following rules:

- remove spaces, hyphens, and all non-numeric characters
- remove any values that are not nine numeric digits
- remove any values that are all the same number (i.e., 000000000, 111111111, 999999999, etc.)

3.3 Account Pattern Generation

Generate a pattern to recognize and locate within the account title common US first names, individual name generations, salutations, and keywords for businesses and government entities. This is used in the rules sequence process to help assign the category.

- US first names – these are any individual person's first name that would be found within the Account Title data
- Individual name generations – indicators such as JR, SR, III, etc.
- Salutations – both prefix and suffix name indicator such as MR, MRS, DR, ESQ, MD, etc.
- Business words – indicators of an organization such as CO, LLC, INC, etc.
- Government entity words – words that indicate a government entity such as CITY, TOWNSHIP, CLERK, AUTHORITY, etc.

4. Categorization

The Categorization process aims to assign an insurance category to each account. This is critical because each category is insured separately.

4.1 Category Codes

ANC	<i>Annuity Contract</i>
BIA	<i>Bureau of Indian Affairs</i>
BRK	<i>Broker</i>
BUS	<i>Business</i>
BUS-BKO	<i>Bank-Owned</i>
BUS-ESC	<i>Business Escrow</i>
BUS-IBF	<i>International Banking Facility</i>
DIT	<i>Depository Institution as Trustee for Irrevocable Trust</i>
DOE	<i>Department of Energy</i>
EBP	<i>Employee Benefit Plan</i>
GOV	<i>Government ALL Out-of-State</i>
GOV-BND	<i>Government Bond</i>
GOV-DDA	<i>Government DDA (In-State)</i>
GOV-ESC	<i>Government Escrow</i>
GOV-INT	<i>GOV-INT (PRE-2013 Banks)</i>
GOV-NON	<i>Government Non-DDA (In-State)</i>
IRA	<i>Individual Retirement Account</i>
IRR	<i>Irrevocable Trust</i>
JNT	<i>Joint Ownership</i>
PC-DEP	<i>Post-Closing Deposit</i>
SGL	<i>Single Ownership</i>
SGL-ITF	<i>Testamentary Trust</i>
SGL-LIV	<i>Revocable Living Trust</i>
TAG	<i>Transaction Account Guarantee Program Insured Account</i>

4.2 Keyword based Categorization

The first step in the categorization is to look for known keywords that are defined in the keyword table that indicate the category for that account. Each keyword in the keyword table is assigned a weight/rank to avoid conflicts when multiple keywords are encountered in the account title. The keyword with the highest rank will be picked to determine the insurance category.

Once the standardization is complete, those accounts that have zero or only one keyword are ready for the rules sequence process to identify the insurance categories. Accounts with multiple keywords must pick the keyword with the highest rank based on the rank found on the Keyword standardization table. After selecting the highest ranking keyword, it is then ready for the categorization rules sequence process.

4.3 Rule based Categorization

Categorization is also done using a set of pre-defined business rules. These rules are evaluated on the account in a sequence until the account satisfies the first business rule. Once matched, the category is assigned and the process is over. Therefore, the rules must be presented in the order provided in the table show below.

Seq.	Rule ID	Rule Description	Category
0	D0002	If the account Tax ID matches the Tax ID of a Broker in the Broker Registry then CATEGORY is BRK	BRK
0	D0001	If an IRA Category Keyword is identified OR the IRA Code is not null OR IRA is set as the Product Category, the Category is IRA.	IRA
0	D0003	Broker Re-categorization: If a Broker Account from DIF is pre-categorized as BRK and if the Tax ID does not match any of Broker Registry Tax IDs, then the Account is re-categorized to BUS	BUS
0	D0004	SPR Broker Categorization: Set Category to BRK because, either DTC Number from SPR Or Tax ID Matched Broker Registry.	BRK
0	D0005	SPR Broker Re-Categorization: Even though the SPR Broker was pre-categorized as BRK, reset BRK Category to BUS because, neither DTC Number from SPR Or Tax ID Matched Broker Registry.	BUS
0	D0006	Sub Broker Categorization: Set Category to BRK because, Sub Broker Acct Number matched Sub Broker Synthetic Acct Number in Source Table.	BRK
0	D0007	Sub Broker Re-Categorization: Even though the Sub Broker was previously categorized as BRK, reset BRK Category to BUS because, Sub Broker Acct Number did not match Sub Broker Synthetic Acct Number in Source Table.	BUS
1	R0003	IF TAX CODE IS "T" OR BLANK AND APPLICATION TYPE EQUALS CDS, AND KEYWORDS EQUAL BROKER, AND KEYWORD PHRASE EQUALS "CEDE," or "DTC," or "DEPOSITORY TRUST COMPANY", THEN CATEGORY EQUALS BRK	BRK
2	R0004	IF TAX CODE IS "T" OR BLANK, AND KEYWORDS EQUAL BROKER, AND APPLICATION TYPE EQUALS CDS, AND ACCOUNT PRINCIPAL BALANCE EXCEEDS \$1,000,000, THEN CATEGORY EQUALS BRK	BRK
4	R0002	IF TAX CODE IS "T" OR BLANK, AND SUB-ACCOUNT FLAG EQUALS BLANK, AND KEYWORDS EQUAL BROKER, THEN CATEGORY EQUALS BRK **Note: the Sub-Account Flag is a legacy RLS field no longer used and will always be null.**	BRK
5	R0098	IF IRA_CD=IRA (because IRA Code is not null) THEN CATEGORY EQUALS IRA	IRA
6	R0079	IF TAX CODE IS "S" OR BLANK AND KEYWORDS EQUAL IRA, THEN CATEGORY EQUALS IRA	IRA
7	R0080	IF THE WORD "ROTH" IS FOLLOWED BY "ACCOUNT" AND/OR "IRA" OR THE WORD "TRADITIONAL" IS FOLLOWED BY "IRA" IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS IRA.	IRA
8	R0065	IF TAX CODE IS "T" OR BLANK, AND SUB-ACCOUNT FLAG IS BLANK, AND KEYWORDS EQUAL BIA, THEN CATEGORY EQUALS BIA.	BIA
10	R0070	IF TAX CODE IS "T" OR BLANK, AND SUB-ACCOUNT FLAG EQUALS BLANK, AND KEYWORDS EQUAL DOE, THEN CATEGORY EQUALS DOE.	DOE
12	R0068	IF TAX CODE IS "T" OR BLANK, AND "IRREVOCABLE TRUST" APPEARS IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS DIT.	DIT
13	R0067	IF TAX CODE IS "T" OR BLANK AND KEYWORDS EQUAL DIT, THEN CATEGORY EQUALS DIT.	DIT

Seq.	Rule ID	Rule Description	Category
15	R0083	IF "WILL AND TRUST" OR "WILL & TRUST" APPEAR IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS IRR.	IRR
16	R0082	IF KEYWORDS EQUAL IRR, THEN CATEGORY EQUALS IRR	IRR
17	R0043	IF KEYWORDS EQUAL GOV, THEN CATEGORY EQUALS GOV	GOV
18	R0044	IF THE WORDS "COUNTY," "CITY," "COMMUNITY," "DISTRICT," "MUNICIPAL," "TOWN," "TOWNSHIP," OR "STATE" APPEAR IN THE ACCOUNT TITLE IN CONJUNCTION WITH THE WORD "OF", THEN CATEGORY EQUALS GOV. (The words in this list are determined by the words classified as "V" during Account Title parsing based on the KWCAT_CLAS file).	GOV
19	R0045	IF THE WORDS "COUNTY," "CITY," "COMMUNITY," "DISTRICT," "TOWNSHIP," "TOWN," "MUNICIPAL," OR "STATE" IN CONJUNCTION WITH CERTAIN GOVERNMENT ENTITY KEYWORDS: "TREASURER," "SHERIFF," "SCHOOL," "COURT," "CLERK," "REGISTER," "REGISTRAR," "COLLEGE," "COMPTROLLER," "PARKS," "RECREATION," "BOARD," OR "AUTHORITY," APPEAR IN THE ACCOUNT TITLE THEN CATEGORY EQUALS GOV. (The words in this list are determined by the words classified as "U" or "V" during Account Title parsing based on the KWCAT_CLAS file).	GOV
20	R0047	IF OWNERSHIP CATEGORY EQUALS GOV, AND KEYWORDS EQUAL BND, THEN SUB-CATEGORY EQUALS GOV-BND.	GOV-BND
21	R0048	IF OWNERSHIP CATEGORY EQUALS GOV AND KEYWORDS EQUAL GOV-ESC KEYWORD, THEN SUB-CATEGORY EQUALS GOV-ESC.	GOV-ESC
22	R0052	IF OWNERSHIP CATEGORY EQUALS GOV, AND THE PRODUCT CATEGORY EQUALS DDA, AND THE ACCOUNT ADDRESS STATE EQUALS ONE OF THE INSTITUTION ADDRESS STATES, THEN CATEGORY EQUALS GOV-INT. (Institution Address States are entered when the MASTER CAS process is initiated).	GOV-INT
23	R0051	IF OWNERSHIP CATEGORY EQUALS GOV, AND THE PRODUCT CATEGORY DOES NOT EQUAL DDA, AND THE ACCOUNT ADDRESS STATE EQUALS INSTITUTION ADDRESS STATE, THEN CATEGORY EQUALS GOV-NON. (Institution Address States are entered when the MASTER CAS process is initiated).	GOV-NON
24	R0063	IF TAX CODE IS "T" OR BLANK AND KEYWORDS EQUAL ANC, THEN CATEGORY EQUALS ANC.	ANC
26	R0074	IF THE WORD "EMPLOYEE" IS PRESENT IN THE ACCOUNT TITLE AND ONE OR MORE OF THE FOLLOWING WORDS ALSO EXIST IN THE ACCOUNT TITLE: "PLAN," "RETIREMENT," "TRUST," "STOCK," "BENEFIT," "SAVINGS," "PENSION," "PROFIT SHARING," "HEALTH," "WELFARE," OR "MONEY PURCHASE," THEN CATEGORY EQUALS EBP"	EBP
27	R0077	IF THE WORD "WELFARE" FOLLOWED BY "FUND," "TRUST," OR "PLAN" APPEARS IN ACCOUNT TITLE, THEN CATEGORY EQUALS EBP.	EBP
28	R0076	IF THE WORD "PENSION" FOLLOWED BY "FUND," "TRUST," OR "PLAN" APPEARS IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS EBP.	EBP
29	R0078	IF THE WORD "RETIREMENT" FOLLOWED BY "PLAN," "TRUST," OR "FUND" APPEARS IN ACCOUNT TITLE, THEN CATEGORY EQUALS EBP.	EBP
30	R0075	IF "HEALTH" AND "WELFARE" APPEAR IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS EBP.	EBP
31	R0072	IF "401K" OR "403B" APPEARS IN ACCOUNT TITLE, THEN CATEGORY EQUALS EBP.	EBP
32	R0071	IF KEYWORDS EQUAL EBP, THEN CATEGORY EQUALS EBP.	EBP

Seq.	Rule ID	Rule Description	Category
34	R0032	IF "ATTORNEY" OR "ATTORNEY AT LAW" AND "TRUST" BOTH APPEAR IN ACCOUNT TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
35	R0033	IF "LAW OFFICES" AND "TRUST" BOTH APPEAR IN THE TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
36	R0034	IF "P A" (OR VARIATION) AND "TRUST" BOTH APPEAR IN THE TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
37	R0035	IF "CLIENT" AND "TRUST" BOTH APPEAR IN ACCOUNT TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
38	R0036	IF "BAR ASSOCIATION" AND "TRUST" BOTH APPEAR IN ACCOUNT TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
39	R0037	IF "INSURANCE" AND "TRUST" BOTH APPEAR IN THE TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
40	R0093	IF "TRUSTEE FOR" AND A KEYWORD IDENTIFIED AS BUS APPEAR IN THE ACCOUNT TITLE, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
41	R0091	IF "TRUST ACCOUNT" APPEARS IN THE ACCOUNT TITLE AND THERE ARE NO CATEGORY KEYWORDS IDENTIFIED AS SGL-LIV or SGL-ITV (same as REV-LIV and REV-ITF), THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
42	R0095	IF THE WORD "TRUST" APPEARS IN THE ACCOUNT TITLE, AND NO INDIVIDUAL NAME IS IDENTIFIED IN THE ACCOUNT TITLE, AND THE TAX CODE EQUALS "T", AND THERE ARE NO CATEGORY KEYWORDS IDENTIFIED AS SGL-LIV or SGL-ITV (same as REV-LIV and REV-ITF), THEN THE CATEGORY EQUALS BUS-ESC'	BUS-ESC
43	R0094	IF CATEGORY KEYWORDS ARE IDENTIFIED AS BUS-ESC, AND TAX CODE EQUALS "T", AND NO CATEGORY KEYWORDS ARE IDENTIFIED AS GOV, THEN CATEGORY EQUALS BUS-ESC.	BUS-ESC
44	R0027	IF TAX ID EQUALS FAILED INSTITUTION TAX ID, THEN OWNERSHIP CATEGORY EQUALS BUS AND SUB-CATEGORY EQUALS BKO	BUS-BKO
45	R0028	IF THE ACCOUNT TITLE EQUALS THE INSTITUTION NAME, THEN OWNERSHIP CATEGORY EQUALS BUS AND SUB-CATEGORY EQUALS BKO	BUS-BKO
47	R0029	IF ACCOUNT TITLE CONTAINS BKO KEYWORD AND ACCOUNT TITLE CONTAINS THE FAILED INSTITUTION NAME, THEN OWNERSHIP CATEGORY EQUALS BUS AND SUB-CATEGORY EQUALS BKO.	BUS-BKO
48	R0089	IF THE WORD "CO" APPEARS IN THE ACCOUNT TITLE, AND CATEGORY KEWORDS ARE IDENTIFIED AS SGL-LIV KEYWORDS, THEN CATEGORY EQUALS SGL-LIV.	SGL-LIV
49	R0100	IF THE WORD "DBA" APPEARS IN THE ACCOUNT TITLE, AND CATEGORY KEYWORDS ARE IDENTIFIED AS BUS, AND IF THE ACCOUNT TITLE DOES NOT CONTAIN STRONG BUS KEYWORDS (The words in this list are determined by the words classified as "S" during Account Title parsing based on the KWCAT_CLAS file), AND IF THE TAX CODE IS NOT "T", THEN CATEGORY EQUALS SGL.	SGL
50	R0099	IF THE WORD "DBA" APPEARS IN THE ACCOUNT TITLE, AND STRONG BUSINESS KEYWORDS ARE IDENTIFIED, AND IF THE ACCOUNT TITLE CONTAINS STRONG BUS KEYWORDS (The words in this list are determined by the words classified as "S" during Account Title parsing based on the KWCAT_CLAS file) or TAX CODE EQUALS "T" THEN CATEGORY EQUALS BUS.	BUS
51	R0016	IF TAX CODE EQUALS BLANK, AND THE ACCOUNT TITLE CONTAINS THE WORD "NUMBER" OR, "NO.," OR "#", THEN CATEGORY EQUALS BUS.	BUS
52	R0017	IF THE TITLE OF AN ACCOUNT INCLUDES THE WORD "LOCAL"	BUS

Seq.	Rule ID	Rule Description	Category
		<i>FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	
53	R0018	<i>IF THE TITLE OF AN ACCOUNT INCLUDES THE WORD "POST" FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	BUS
54	R0019	<i>IF THE TITLE OF AN ACCOUNT INCLUDES THE WORD "TROOP" FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	BUS
55	R0020	<i>IF THE TITLE OF THE ACCOUNT INCLUDES THE WORD "PACK" FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	BUS
56	R0021	<i>IF THE TITLE OF THE ACCOUNT INCLUDES THE WORD "STORE" FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	BUS
57	R0022	<i>IF THE TITLE OF THE ACCOUNT INCLUDES THE WORD "TEMPLE" FOLLOWED BY THE WORD "NUMBER", "NO", "NO.," OR "#", THEN CATEGORY EQUALS BUS.</i>	BUS
58	R0023	<i>IF THE TITLE OF THE ACCOUNT INCLUDES THE WORD "HOME" FOLLOWED BY ANY ONE OF THE FOLLOWING WORDS: "IMPROVEMENT," "CENTER," "INSPECTIONS," "OWNERS," "DECOR," "OFFICE," "RELOCATION," "REPAIR," "REMODELING," "COMING", THEN CATEGORY EQUALS BUS.</i>	BUS
59	R0008	<i>IF THE WORD "INTER VIVOS" DOES NOT APPEAR IN THE ACCOUNT TITLE AND THE WORD "INTER" APPEARS AT THE BEGINNING OF A WORD IN THE TITLE OF AN ACCOUNT, THEN CATEGORY EQUALS BUS.</i>	BUS
60	R0009	<i>IF "TRANS" IS AT THE BEGINNING OF A WORD IN THE TITLE OF AN ACCOUNT, THEN CATEGORY EQUALS BUS.</i>	BUS
61	R0010	<i>IF A TITLE INCLUDES "TELE" AT THE BEGINNING OF A WORD, THEN CATEGORY EQUALS BUS.</i>	BUS
62	R0011	<i>IF A TITLE INCLUDES "PHOTO" AT THE BEGINNING OF A WORD, CATEGORY EQUALS BUS.</i>	BUS
63	R0012	<i>IF ANY OF THE FOLLOWING ARE IN THE TITLE OF AN ACCOUNT, THEN CATEGORY EQUALS BUS: NORTHEAST; NORTHWEST; SOUTHEAST; SOUTHWEST.</i>	BUS
65	R0013	<i>IF ANY OF THE FOLLOWING ARE IN THE TITLE OF AN ACCOUNT, THEN CATEGORY EQUALS BUS: NORTHSIDE, SOUTHSIDE, EASTSIDE OR WESTSIDE.</i>	BUS
66	R0086	<i>IF KEYWORDS EQUAL BUS, AND TAX CODE EQUALS "T", THEN IF KEYWORDS EQUAL ESC, THEN CATEGORY EQUALS BUS-ESC. (IF NO SUBCATEGORY KEYWORDS, THEN CATEGORY REMAINS BUS).</i>	BUS-ESC
67	R0096	<i>IF KEYWORDS EQUAL BUS, AND TAX CODE EQUALS "T", THEN: IF KEYWORDS EQUAL BKO, THEN CATEGORY EQUALS BUS-BKO. (IF NO SUBCATEGORY KEYWORDS, THEN CATEGORY REMAINS BUS).</i>	BUS-BKO
68	R0085	<i>IF KEYWORDS EQUAL BUS, AND TAX CODE EQUALS "T", THEN: IF KEWYORDS EQUAL IBF, THEN CATEGORY EQUALS BUS-IBF. (IF NO SUBCATEGORY KEYWORDS, THEN CATEGORY REMAINS BUS).</i>	BUS-IBF
69	R0006	<i>IF KEYWORDS EQUAL BUS, AND TAX CODE EQUALS "T", THEN: IF NO SUBCATEGORY KEYWORDS, THEN CATEGORY REMAINS BUS.</i>	BUS
70	R0087	<i>IF ACCOUNT TITLE INCLUDES "INTER VIVOS", THEN CATEGORY EQUALS SGL-LIV.</i>	SGL-LIV
71	R0088	<i>IF ACCOUNT TITLE INCLUDES "TRANSFER TO MINORS" THEN</i>	SGL

Seq.	Rule ID	Rule Description	Category
		CATEGORY EQUALS SGL. "	
74	R0060	IF KEYWORDS EQUAL SGL-LIV, OR IF THE ACCOUNT TITLE CONTAINS THE WORD "TRUSTEE", OR "TRUST" THEN THE CATEGORY EQUALS SGL-LIV.	SGL-LIV
75	R0058	IF "IRA" AND SGL-ITF KEYWORDS EXIST IN THE ACCOUNT TITLE, AND THE SUB-ACCOUNT FLAG DOES NOT EQUAL IRA, THEN THE CATEGORY EQUALS SGL- ITF.	SGL-ITF
76	R0059	IF THE PHRASE "AS TRUSTEE FOR" EXISTS IN THE ACCOUNT TITLE, AND NO SGL-LIV KEYWORDS ARE IDENTIFIED, AND THE TAX CODE IS BLANK, THEN THE CATEGORY EQUALS SGL-ITF.	SGL-ITF
77	R0097	IF SGL-ITF KEYWORDS ARE IDENTIFIED AND THE ACCOUNT TITLE DOES NOT CONTAIN THE WORD "TRUST" THEN CATEGORY EQUALS SGL-ITF.	SGL-ITF
78	R0109	IF CATEGORY KEYWORDS ARE IDENTIFIED AS 'JNT', AND TAX CODE EQUALS S, AND THE ACCOUNT TITLE CONTAINS THE WORD '&' OR 'AND', AND THE ACCOUNT TITLE DOES NOT CONTAIN ANY WORDS IDENTIFIED AS INDIVIDUAL FIRST NAMES THEN CATEGORY EQUALS BUS. (The first names are identified by comparing words in the account title to a dictionary of known first names and identifying them as "F" in the account title pattern)	BUS
79	R0039	IF CATEGORY KEYWORDS ARE IDENTIFIED AS JNT, AND TAX CODE EQUALS "S", AND NO CATEGORY KEYWORD IS IDENTIFIED AS SGL, SGL-LIV, SGL-ITF, BUS, BUS-BKO, ESC, OR EBP, THEN CATEGORY EQUALS JNT.	JNT
80	K0024	IF CATEGORY KEYWORDS EQUAL JNT AND TAX CODE EQUALS "S", AND IF CATEGORY KEYWORDS EQUAL BUS, THEN CATEGORY EQUALS BUS.	BUS
81	K0025	IF CATEGORY KEYWORDS EQUAL JNT AND TAX CODE EQUALS "S", AND IF CATEGORY KEYWORDS EQUAL SGL THEN CATEGORY EQUALS SGL.	SGL
82	K0026	IF CATEGORY KEYWORDS EQUAL JNT AND TAX CODE EQUALS "S", AND IF CATEGORY KEYWORDS EQUAL SGL-ITF THEN CATEGORY EQUALS SGL-ITF.	SGL-ITF
83	K0027	IF CATEGORY KEYWORDS EQUAL JNT AND TAX CODE EQUALS "S", AND IF CATEGORY KEYWORDS EQUAL SGL-LIV THEN CATEGORY EQUALS SGL-LIV.	SGL-LIV
84	R0040	IF NO CATEGORY KEYWORDS ARE IDENTIFIED AS BUS, SGL-ITF, SGL-LIV, SGL, BUS-BKO, ESC, OR EBP, AND TAX CODE EQUALS S, AND THE ACCOUNT TITLE CONTAINS MORE THAN FOUR (4) WORDS, AND THERE ARE INDIVIDUAL NAMES IN THE ACCOUNT TITLE (classified as "F" in account title pattern identification), OR THERE ARE INITIALS IN THE TITLE (classified as "I" in account title pattern identification) OR THERE ARE GENERATION WORDS IN THE ACCOUNT TITLE (e.g. Jr. or Sr., classified as "G" in account title pattern matching) OR THE ACCOUNT TITLE CONTAINS THE WORDS "MR" OR "MRS", THEN CATEGORY EQUALS JNT.	JNT
85	R0108	IF NO CATEGORY KEYWORDS ARE IDENTIFIED AS BUS, SGL-ITF, SGL-LIV, SGL, BUS-BKO, ESC, OR EBP, AND THE ACCOUNT TITLE CONTAINS MORE THAN FIVE (5) WORDS, AND THE ACCOUNT PATTERN IS IDENTIFIED AS ONE OF THE FOLLOWING: 'FFFF', 'FFF+', 'FFF@', 'FF+F', 'FF+@', 'FF@F', 'FF@+', 'FF@@', 'F+FF', 'F+F+', 'F+F@', 'F++F', 'F+@F', 'F@FF', 'F@F+', 'F@F@', 'F@@F', '+FFF', '+FF+', '+FF@', '+F@F', '+@FF', '@FFF', '@FF+', '@FF@', '@F+F', '@F@F', '@@FF', THEN THE CATEGORY EQUALS JNT.	JNT

Seq.	Rule ID	Rule Description	Category
86	R0104	IF TAX CODE EQUALS "S", AND NO CATEGORY KEYWORDS ARE IDENTIFIED AS BUS, SGL-ITF, SGL-LIV, SGL, BUS-BKO, ESC, OR EBP, AND THE ACCOUNT TITLE CONTAINS LESS THAN FIVE (5) WORDS, AND THERE ARE INDIVIDUAL NAMES IN THE ACCOUNT TITLE (classified as "F" in account title pattern identification), OR THERE ARE INITIALS IN THE TITLE (classified as "I" in account title pattern identification) OR THERE ARE GENERATION WORDS IN THE ACCOUNT TITLE (e.g. Jr. or Sr., classified as "G" in account title pattern matching) OR THE ACCOUNT TITLE CONTAINS THE WORDS "MR" OR "MRS", THEN THE CATEGORY EQUALS SGL.	SGL
87	R0101	IF TAX CODE EQUALS "T" AND THERE ARE NO CATEGORY KEYWORDS IDENTIFIED, THEN CATEGORY EQUALS BUS	BUS
88	R0105	IF CATEGORY KEYWORDS ARE IDENTIFIED AS SGL, AND TAX CODE EQUALS "S", AND CATEGORY KEYWORDS ARE IDENTIFIED AS SGL-ITF, THEN CATEGORY EQUALS SGL-ITF.	SGL-ITF
89	R0107	IF TAX CODE EQUALS "T" AND CATEGORY KEYWORDS EQUAL JNT AND NOT ANY OTHER CATEGORY (NOT, BRK, IRA, BIA, DOE, DIT, IRR, GOV-BND, GOV-ESC, GOV-INT, GOV-NON, GOV, ANC, EBP, BUS-BKO, BUS-ESC, BUS-IBF, BUS, SGL-ITF, SGL-LIV, SGL, OR ESC), THEN CATEGORY EQUALS BUS	BUS
90	R0106	IF CATEGORY KEYWORDS EQUAL SGL-LIV, AND TAX CODE EQUALS "S", THEN CATEGORY EQUALS SGL-LIV.	SGL-LIV
91	R0053	IF CATEGORY KEYWORDS EQUAL SGL, AND TAX CODE EQUALS "S", THEN CATEGORY EQUALS SGL.	SGL
92	K0001	After exception keyword based Category	SGL
93	K0002	After exception keyword based Category	BUS-ESC
94	K0003	After exception keyword based Category	SGL-ITF
95	K0004	After exception keyword based Category	GOV-ESC
96	K0006	After exception keyword based Category	JNT
97	K0007	After exception keyword based Category	IRA
98	K0008	After exception keyword based Category	SGL-LIV
99	K0009	After exception keyword based Category	BUS-BKO
100	K0010	After exception keyword based Category	EBP
101	K0011	After exception keyword based Category	GOV-INT
102	K0012	After exception keyword based Category	GOV-BND
103	K0013	After exception keyword based Category	IRR
104	K0014	After exception keyword based Category	BUS
105	K0015	After exception keyword based Category	GOV-NON
106	K0016	After exception keyword based Category	BRK
107	K0022	After exception keyword based Category	DOE
108	K0019	IF CATEGORY A KEYWORD IS IDENTIFIED AS ESC AND THE ACCOUNT HAS BEEN ASSIGNED THE CATEGORY IRR THEN CATEGORY EQUALS IRR. (IRR takes precedence over ESC).	IRR
109	K0018	IF KEYWORD IS ESC AND THE ACCOUNT TITLE CONTAINS THE WORD "TRUST" THEN THE CATEGORY EQUALS SGL-LIV.	SGL-LIV
110	K0021	IF THE CATEGORY KEYWORD IS ESC AND THE ACCOUNT TITLE LENGTH IS LESS THAN SEVEN (7) WORDS, AND TAX CODE EQUALS "S", THEN THE CATEGORY EQUALS SGL.	SGL

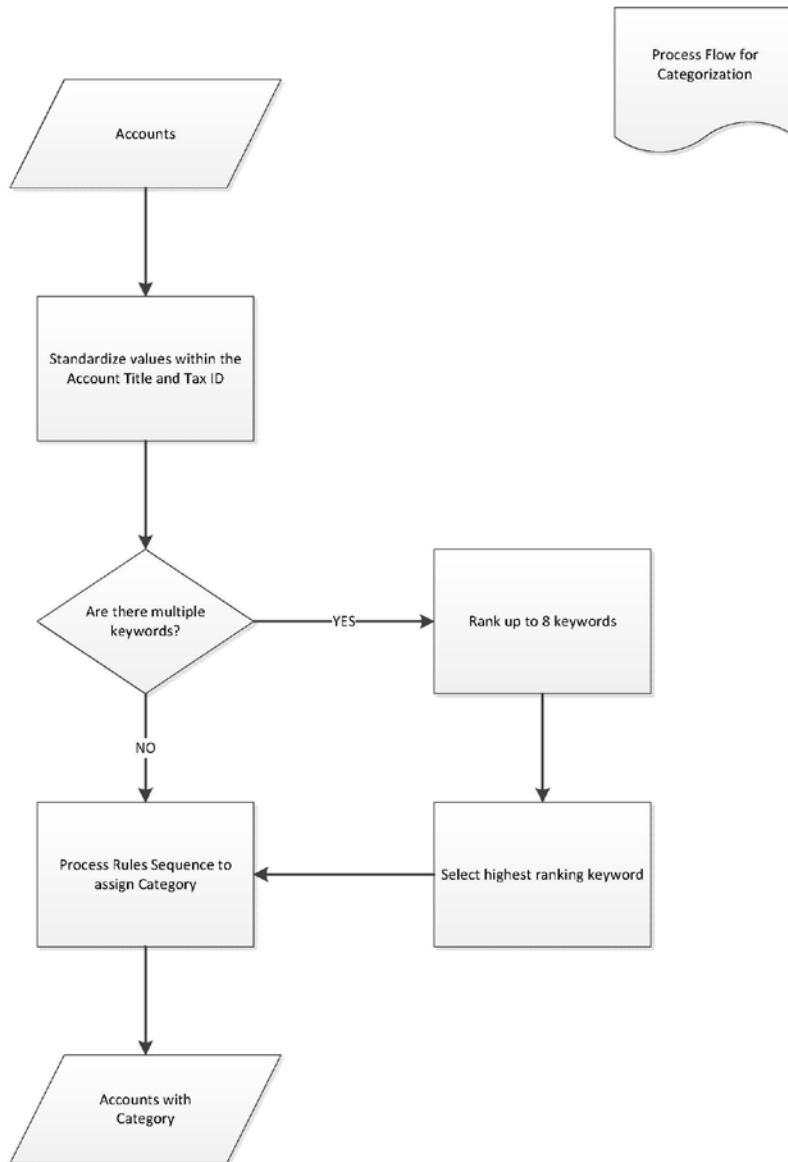
Seq.	Rule ID	Rule Description	Category
111	K0023	IF CATEGORY KEYWORDS EQUAL ESC, AND CATEGORY KEYWORDS EQUALS BUS, AND TAX CODE EQUALS "S" THEN CATEGORY EQUALS BUS-ESC	BUS-ESC
112	R0000	IF THE ACCOUNT IS NOT ASSIGNED A CATEGORY THROUGH OTHER BUSINESS RULES, THEN CATEGORY EQUALS SGL..	SGL
113	R0103	IF ACCOUNT TITLE CONTAINS MORE THAN 3 WORDS THEN CATEGORY EQUALS SGL.	SGL
114	R0102	IF ACCOUNT TITLE CONTAINS LESS THAN 3 WORDS THEN CATEGORY EQUALS SGL.	SGL

Additional rules:

Seq.	Rule ID	Rule Description	Category
	R0005	ALL BUS MUST CONTAIN "T" OR BLANK IN SSN/TIN CODE UNLESS STRONG BUS ENTITY KEYWORD	BUS
	R0007	IF # (NOT DATE) AND "TRUST" WITH NO SGL/LIV KEYWORDS APPEARS IN ACCOUNT TITLE, THEN CATEGORY EQUALS BUS	BUS
	R0014	IF 1ST NAME EQUALS BUSINESS AND ACCOUNT TITLE INCLUDES SGL-ITF KEYWORDS, THEN CATEGORY DETERMINED BY NAME(S) FOLLOWING KEYWORD, (E.G., JONES CONST INC ITF LESYLEE HODGE, CATEGORY EQUALS SGL)	BUS
	R0015	IF BUS KEYWORD "CO", CHECK FOR SGL-LIV KEYWORDS; IF SGL-LIV KEYWORDS, THEN CATEGORY EQUALS SGL-LIV	BUS
	R0030	IF SUB-ACCOUNT FLAG EQUALS INTERNATIONAL BANKING FACILITY, THEN CATEGORY EQUALS BUS AND SUB-CATEGORY EQUALS IBF	BUS-IBF
	R0031	IF KEYWORDS EQUAL IBF, THEN CATEGORY EQUALS BUS AND SUB-CATEGORY EQUALS IBF	BUS-IBF
	R0046	IF "WATER," "SANITARY," "DRAINAGE," "SEWER," "SEWAGE," "UTILITY," "IRRIGATION," "FIRE," "FLOOD," "CONSERVATION," OR "POWER" IN CONJUNCTION WITH: "DISTRICT," "COMMISSION," OR "PUBLIC, THEN CATEGORY EQUALS GOV	GOV
	R0049	IF OWNERSHIP CATEGORY EQUALS GOV AND KEYWORDS EQUAL BUS-ESC KEYWORD, THEN SUB-CATEGORY EQUALS GOV-ESC"	GOV-ESC
	R0050	IF OWNERSHIP CATEGORY EQUALS GOV, AND SUB-CATEGORY DOES NOT EQUAL GOV-ESC OR GOV-BND, AND ACCOUNT ADDRESS STATE DOES NOT EQUAL INSTITUTION ADDRESS STATE, THEN CATEGORY EQUALS GOV (NO SUB-CATEGORY)	GOV
	R0054	IF TITLE OF ACCOUNT INCLUDES "POA" OR "POWER OF ATTORNEY" WITH NO JOINT KEYWORDS, CATEGORY EQUALS SGL	SGL
	R0055	IF "FBO" OR "FOR BENEFIT OF" IS FOLLOWED BY AN INDIVIDUAL OWNER, CATEGORY EQUALS SGL	SGL
	R0056	IF KEYWORD "CUSTODIAN" AND SSN/TIN FLAG EQUALS BLANK, CATEGORY EQUALS SGL	SGL
	R0057	IF TITLE OF ACCOUNT INCLUDES "DBA" OR "DOING BUSINESS AS", CATEGORY EQUALS SGL, EXCEPT WITH CERTAIN BUS ENTITY KEYWORDS ("CO," "COMPANY," "COMPANIA," "CORP," "CORPORATION," "CORPORACION," "INC," "INCORPORATED," "LLC," "LLP," "LP," "PA," "PROFESSIONAL ASSOCIATION," "PC," "PROFESSIONAL CORPORATION," "PLLC," "LTD," "LTDA," "SA") AND VARIATIONS"	SGL

	<i>R0061</i>	<i>IF "IRA" AND SGL-LIV KEYWORDS IN TITLE THEN CATEGORY EQUALS SGL-LIV</i>	<i>SGL-LIV</i>
	<i>R0081</i>	<i>IF "TRADITIONAL" FOLLOWED BY "IRA" IN ACCOUNT TITLE, THEN CATEGORY EQUALS IRA</i>	<i>IRA</i>
	<i>R0084</i>	<i>IF THE SUB-ACCOUNT FLAG EQUALS GOV, THEN CATEGORY EQUALS GOV</i>	<i>GOV</i>
	<i>R0090</i>	<i>CHANGED THE PRECEDENCE OF SGL-LIV KEYWORDS TO TAKE PRECEDENCE OVER SGL-ITF KEYWORDS, AS THE TRUTH SET SUGGESTS SUCH A CHANGE</i>	<i>SGL-LIV</i>
	<i>R0092</i>	<i>If TRUST ACCT keyword with (with no ITF/LIV keywords) Then BUS-ESC'</i>	<i>BUS-ESC</i>

This diagram shows a high level overview of the categorization process:



4.4 Individual and Business Insurance Category Classification

FDIC has formulated specific insurance determination rules for different categories and that starts with identifying *Individual* accounts versus *Business* accounts. Individual accounts are defined as those belonging to one or more natural person(s), while Business accounts are those belonging to legal entity or entities. Once the insurance category assignment process is completed the accounts can be grouped into Individual or Business as specified in the lists below.

4.4.1 Individual Categories

1. IRA
2. JNT
3. SGL
4. SGL-ITF (Individual Names) – the same as REV-ITF

4.4.2 Business Categories

1. ANC
2. BIA
3. BRK
4. BUS
5. BUS-BKO
6. BUS-ESC
7. BUS-IBF
8. DIT
9. DOE
10. EBP
11. GOV
12. GOV-BND
13. GOV-DDA
14. GOV-ESC
15. GOV-INT
16. GOV-NON
17. IRR
18. PC-DEP
19. SGL-ITF (Trust Names) – the same as REV-ITF
20. SGL-LIV – the same as REV-LIV
21. TAG

5. Single Ownership Accounts Insurance Determination

5.1 Overview

A Single account is a deposit owned by a single natural person. This ownership category includes the following types of accounts:

1. An account held in one person's name only, provided the owner has not designated any beneficiaries who are entitled to receive the funds when the account owner dies. Funds are owned by a natural person (human being) and deposited in one or more deposit accounts in his or her own name.
2. An account established for one person by an agent, nominee, guardian, custodian, or conservator, including Uniform Transfers to Minors Act accounts, escrow accounts and brokered deposit accounts.
3. Accounts held on behalf of one or more individuals pursuant to a fiduciary relationship– insured as individual funds of the owner (i.e., UGMA account). Generally, these are accounts held by a third party on behalf of an individual in a fiduciary capacity as agent, nominee, conservator, custodian, or guardian. This fiduciary capacity must have been disclosed in the institution's records.
4. Sole Proprietorship - Funds owned by an unincorporated business which is a "sole proprietorship" and deposited in one or more deposit accounts in the name of the business shall be treated as the individual account of the person who is the sole proprietor.
5. Accounts held by decedent or exec/admin/rep of decedent counts towards decedent - Funds held in the name of a decedent or in the name of the executor, administrator, or other personal representative of his or her estate and deposited into one or more deposit accounts shall be treated as the individual account(s) of the named decedent.
6. Convenience Account - An account the owner of which has given signatory authority to another person. However, the records of the financial institution must clearly indicate, by way of special reference, that the funds are owned by the person titled on the account, and the other signatory is only authorized to transact business on the owner's behalf.
7. Single name accounts containing community property funds - Community property funds deposited into one or more deposit accounts in the name of one member of a husband-wife community shall be treated as the individual account(s) of the named member.
8. Official items payable to one person (i.e., interest checks, cashier's checks). Bank checks, usually drawn on the failed financial institution and made payable to one person, that are outstanding (and not negotiated, except for collection) when the financial institution is closed. Examples include cashier's checks, teller checks, loan disbursement checks, interest or dividend checks, expense reimbursement checks, and money orders.
9. If an account title identifies only one owner, but another person has the right to withdraw funds from the account (e.g., as Power of Attorney or custodian), the FDIC will insure the account as a single ownership account.

10. Accounts that fail to qualify for insurance in other account ownership categories. Such accounts typically revert to single ownership accounts.

All single ownership accounts owned by the same person at the same bank are aggregated and insured up to the total SMDIA of \$250,000.

5.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

5.2.1 Business Rules

For Single accounts, the following are the rules in the order they should be applied to find the owner:

1. If a DBA keyword is found between two names, the Owner is the name found before the DBA keyword.
2. If a MINOR keyword is the first word and a CUSTODIAN and UTMA keyword are present, then the name between the MINOR keyword and the CUSTODIAN keyword is the Owner.
3. If the Account Title begins with a name immediately followed by a MINOR keyword, and a CUSTODIAN and UTMA keyword are present, then everything before the MINOR keyword is the Owner.
4. If an UTMA keyword is present, the name up to that keyword is the Owner.
5. If a MINOR keyword is the first word and a CUSTODIAN keyword is present, then the Owner is the name following the MINOR keyword but before the CUSTODIAN keyword.
6. If a MINOR keyword is the first word and an ACCOUNT keyword is present, then the Owner is all that follows the MINOR keyword.
7. If an ACCOUNT keyword is followed by a CONNECTOR keyword and an AGENT keyword is present, then the Owner is everything between the CONNECTOR keyword and the AGENT keyword.
8. If an ACCOUNT keyword is followed by a CONNECTOR keyword, then the Owner is everything following the CONNECTOR keyword.
9. If the keyword 'AGT' is present, the Owner is everything before AGT.
10. If a MINOR keyword is the first word, the Owner is everything after the MINOR keyword.
11. If a MINOR keyword is present, the Owner is everything before the MINOR keyword.
12. The Owner is everything in the Account Title.

5.2.2 Keywords

DBA keywords	DBA
MINOR keywords	MINOR, MIN, UGMA, UTMA, MUTMA

CUSTODIAN keywords	CUSTODIAN, CUS
UTMA keywords	Any word other than UTMA and MUTMA that has the last four letters of UTMA
ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
CONNECTOR keywords	FOR, OF, BY, THE
AGENT keywords	AGT, REP, EXC

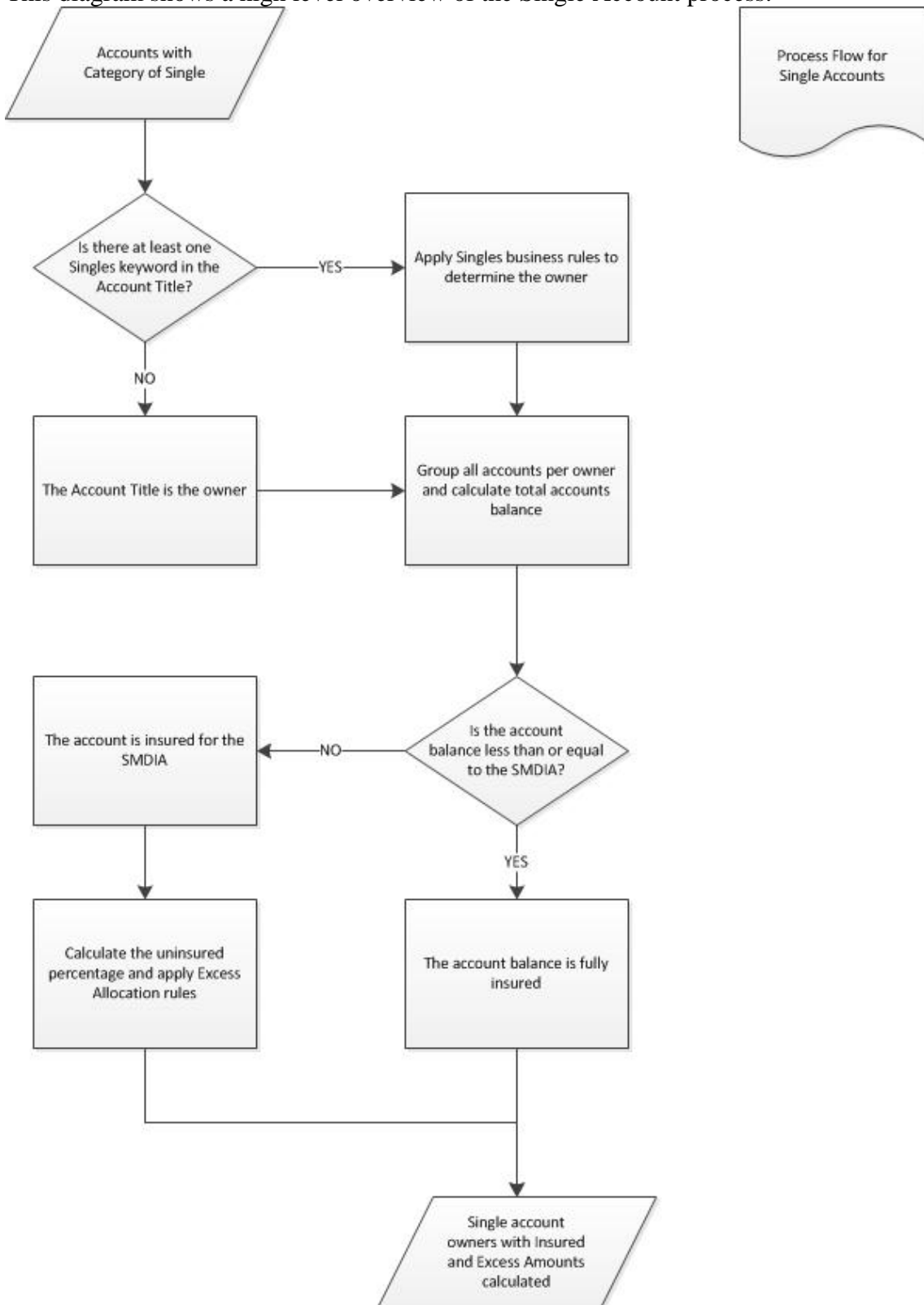
5.3 Insurance Determination

Insurance determination is performed for each claim for the owner. In cases where there is an owner with only one single account per category in the same institution and the amount on the account is less than the SMDIA, the Insured Amount is set to the full account balance.

1. **Perform Insurance Determination – Insured Amount (Default):** The default insurance determination method is that the Insured Amount is calculated as being the lesser of the claim amount or the SMDIA. This determination method is performed for all insurance categories other than those specified below.
2. **Perform Insurance Determination – Excess Amount:** Once the Insured Amount has been calculated, the remaining balance on the claim is determined to be the Excess Amount.
3. **Perform Insurance Determination – Fully Covered Account:** The Insured Amount is increased by the total of any accounts flagged as fully covered via regulation up to the claim amount.
4. **Perform Insurance Determination – Excess Allocation:** The Excess Amount for the claim that is not insured is allocated to the accounts included into the claim based on a set order of precedence.
 - a. **Excess Allocation – Post-Closing:** For accounts loaded while the institution is in post-closing status (investor, OOI, and discovered liabilities), the Excess Amount for a claim is allocated first to the last account loaded for the claim.
 1. **Reverse Order:** The Excess Amount is subsequently applied to each account loaded in post-closing in the reverse order from which it was loaded.
 2. **Principal then Interest:** The Excess Amount is applied to first the Principal Amount and then the Interest amount for each account loaded in post-closing, so that each account is set to fully excess before moving on to the next account.
 3. **Pre-IT:** Once each account loaded in post-closing has been set to fully excess, accounts loaded pre-IT will be assigned any remaining Excess Amount using the standard allocation rules.
 - b. **Excess Allocation – Principal:** With the exception of accounts loaded in Post-Closing, the principal amounts for each account for the claim is set to excess before the interest amount is set to excess for any of the accounts.
 - c. **Excess Allocation – Account Type:** The Excess Amount is applied based on the account type in the following order: CDS, SAV, MMA, NOW, DDA, and OOI.
 - d. **Excess Allocation – Account Balance:** The Excess Amount is applied to the account with the highest balance in cases where the account type is the same.

- e. **Excess Allocation – Fully Covered:** The Excess Amount is never applied to accounts flagged as fully covered by regulation.
- f. **Excess Allocation – Owner’s Share:** The Excess Amount assigned for multi-owner accounts is capped at the owner’s share of that account.

This diagram shows a high level overview of the Single Account process:



6. Joint Ownership Accounts Insurance Determination

6.1 Overview

The deposit insurance regulations provide separate deposit insurance coverage for accounts held in the joint ownership capacity. Joint ownership accounts are owned by two or more natural persons. Each co-owner must have equal withdrawal rights, and in most cases, each must have personally signed a deposit account signature card. Each co-owner's interest in all joint accounts held at the same institution are added together and insured up to the limit of deposit insurance (\$250,000).

Joint ownership accounts are insured separately if all of the following conditions are met:

- All co-owners are natural persons. Entities such as corporations, partnerships, and decedents' estates are not natural persons. Therefore, accounts owned by such an entity fails to qualify for insurance under the joint ownership category.
- Each co-owner possesses withdrawal rights on the same basis. If one co-owner can withdraw funds on his or her signature alone, but the other co-owner can withdraw funds only with the signatures of both co-owners, then this requirement has not been satisfied; the coowners do not have withdrawal rights on the same basis.
- Each of the co-owners has personally signed a deposit account signature card for all joint accounts except certificates of deposit, deposit obligations evidenced by a negotiable instrument, or any account maintained by an agent, nominee, guardian, custodian or conservator on behalf of two or more natural persons. This limits the applicability of this requirement to passbook, checking, money market, and other non-certificate deposit accounts.

If the above criteria are met, and the records of the insured depository institution are clear and unambiguous as to the ownership of the accounts, the account(s) shall be deemed to be jointly owned. The interests of each individual in all joint accounts he or she owns at the same FDIC insured depository institution are added together and insured up to the limit of deposit insurance (\$250,000). If any of the conditions are not met, the account(s) fails to qualify for deposit insurance coverage in the joint ownership category and in most cases will revert to the single ownership category.

6.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

6.2.1 Business Rules

For Joint accounts, the same rules for determining the owner apply as for Single accounts plus the following additional rules:

1. If the Account Title has the following format: FIRST keyword + any non-keyword + FIRST keyword + OR keyword + FIRST keyword + any non-keyword and there are no other words, then the Owner is all three individuals.

- If the Account Title has the following format: any two non-keywords + FIRST keyword + '&' + FIRST keyword + any non-keyword and there are no other words, then the Owner is the two individuals at the end of the Title.

6.2.2 Keywords

FIRST keywords	Individual First Names
OR keywords	OR

6.3 Insurance Determination

If the Category code for a particular record is found to be a Joint account:

- The principal amount and accrued interest on the account is divided equally among the number of owners to determine the individual share.
- The individual share percentage is calculated by dividing the individual share amount by the principal account balance times one hundred.
- The individual share amount is then aggregated across the all accounts owned by the owner under the Joint category and is insured up to SMDIA.

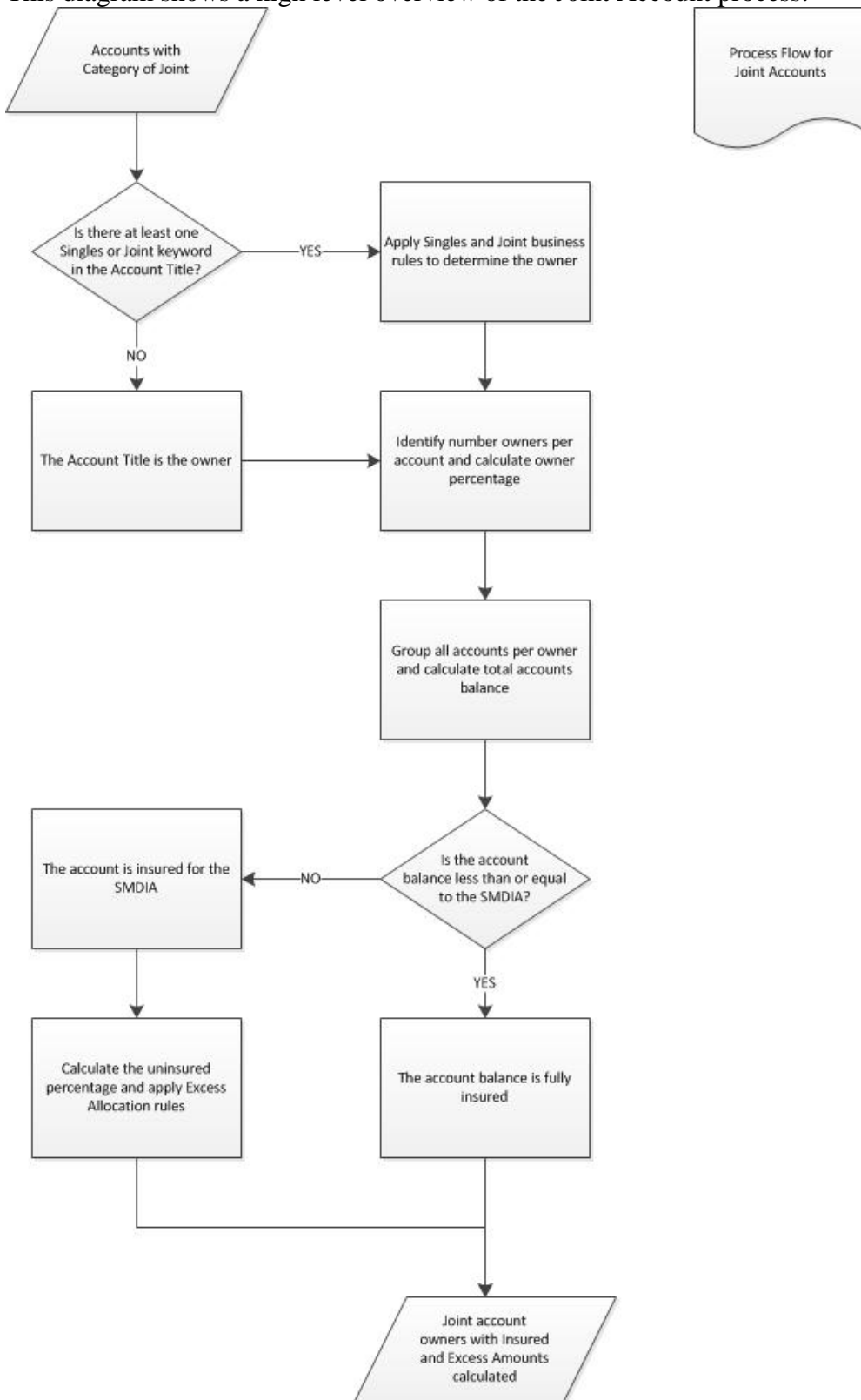
The below logic will be executed to calculate the uninsured percentage and apply the uninsured amount across multiple accounts owned by an owner:

- Add the Claim Uninsured Interest Amount and the Claim Uninsured Principle Amount to calculate the Total Uninsured Joint Amount.
- Identify the Depositor Current balance amount and the Depositor Accrued Interest Amount where the claim type is Joint.
- Identify the Owner Principle Percentage and the Owner Interest Percentage for a depositor account number and depositor number.
- Calculate the Claim Total Insurance Amount by multiplying the Current Balance Amount with the Owner Principle Percentage plus Depositor Accrued Interest times Owner Interest Percentage.
- For every Joint Account, if the Depositor Claim Total Owner Dollar Amount minus The Claim Total Insurance Amount (From step 4) is greater than zero then Calculate Uninsured Joint Owner Percentage equal to Depositor Claim Uninsured Amount divided by (Depositor Claim Total Owner Dollar Amount - Claim Total Insurance Amount).
- Uninsured Amount is equal to (Depositor Current Balance Amount * Owner Principle Percentage + Depositor Account Accrued Interest Amount * Owner Interest Percentage) * Uninsured Joint Owner Percentage (from step 5).
- Calculate Uninsured Total Joint Difference = Depositor Claim Uninsured Amount – (Uninsured Amount (from Step 6) + Total Uninsured Joint Amount).
- If Total Uninsured Joint Amount is less than Depositor Claim Uninsured Amount and Uninsured Total Joint Difference is less than or equal to .05 Then If Uninsured Total Joint Difference > 0 then Uninsured

Amount = (Uninsured Amount + Absolute value of Uninsured Total Joint Difference) else if Uninsured Total Joint Difference < 0 then Uninsured Amount = (Uninsured Amount - Absolute value of Uninsured Total Joint Difference) else set the value of Uninsured Amount = 0.

11. If Uninsured Amount from previous step is greater or equal to (Depositor Account Accrued Interest Amount * Owner Interest Percentage) Then Claim Uninsured Interest = (Depositor Account Accrued Interest Amount * Owner Interest Percentage) And Claim Uninsured Principal = Uninsured Amount – Claim Uninsured Interest Else Claim Uninsured Interest = Uninsured Amount and Claim Uninsured Principal = 0. However if Uninsured Amount = 0 then Claim Uninsured Interest = 0.

This diagram shows a high level overview of the Joint Account process:



7. Business Ownership Accounts Insurance Determination

7.1 Overview

The deposit insurance regulations provide deposit insurance coverage for certain accounts of a corporation. Such accounts must clearly disclose that the ownership of the funds are those of the corporation. These organizations must be engaged in independent activity and must not have been set up primarily for purposes of increasing deposit insurance coverage. Funds owned by a corporation are insured up to the limit of deposit insurance (\$250,000).

7.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

7.2.1 Business Rules

For Business accounts with the sub-category of Escrow (ESC), the following are the rules in the order they should be applied to find the owner:

12. An Account Title starting with a Business Name (includes BUSINESS keyword) that is followed by DBA and TRUST ACCOUNT keywords moves everything to the left of the TRUST ACCOUNT keywords to the Owner.
13. If an Account Title has Data preceding a FIRST NAME, followed by TRUSTEE and ACCOUNT keywords, the FIRST NAME and everything to the Right up to the TRUSTEE or ACCOUNT keywords (but not including) is the Owner.
14. If an Account Title contains a GOVT TYPE keyword, everything to the left (including the keyword) is the Owner.
15. If an Account Title contains "PURCHASE ESCROW ACCOUNT", everything to the Left is the Owner.
16. If an Account Title contains "IOTA ACCOUNT", everything to the Left is the Owner.
17. If an Account Title contains "ESCROW ACCOUNT", everything to the Left is the Owner.
18. If an Account Title Includes a FIRST NAME, followed by Data, followed by a DBA keyword, followed by more Data that includes ACCOUNT keywords, the FIRST NAME and everything to the Right up to the DBA keywords (but not including the keyword) is the Owner.
19. An Account Title that includes BUSINESS keyword moves everything to the left and including the Business keyword to the Owner.

For Business accounts with the sub-category of Bank-owned (BKO), the following are the rules in the order they should be applied to find the owner:

20. An Account Title that includes the Word "SPECIAL" has everything to the left as the Owner.

For Business accounts with the sub-category of International Banking Facility (IBF), the following are the rules in the order they should be applied to find the owner:

21. The Account Title is the owner.

For Business accounts, the following are the rules in the order they should be applied to find the owner:

1. If a DBA keyword is found between two Business names (each containing Business keywords), the Owner is the name found to the right of the DBA keyword.
2. If a DBA keyword is found between a Business name (containing Business keywords) and an unidentified name (containing no keywords), the Business Name to the left is moved to the Owner.
3. If a DBA keyword is found between an unidentified name (containing no keywords) and a Business name (containing Business keywords), the Business Name to the right is moved to the Owner.
4. If a DBA keyword is found between two unidentified names (none containing Business keywords), the Owner is the name found to the right of the DBA keyword.
5. If an "ACCOUNT" or "FUND" name is found after a Business Name (containing Business keywords), the Owner is the Business name.
6. If a Business Name (containing Business keywords) is followed by an anything, the Owner is the Business name.
7. If there is only a Business Name (ending with Business keyword) the Business Name is the Owner.
8. If any Name is followed by an AGENT keyword, the Name to the left of the keyword is the Owner.
9. Any Account Title with the last word being "FUND" or "ACCOUNT" is the Owner excluding the word "FUND" or "ACCOUNT".
10. Any Account Title ending with a word being an "ACCOUNT" keyword is the Owner excluding the "ACCOUNT" keyword.
11. Everything else in the Business category with an unrecognized pattern is the Owner field as a default.

7.2.2 Keywords

ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
AGENT keywords	AGT, REP, EXC
BUSINESS keywords	INC, CORPORATION, LLC, COMPANY, CHURCH, LTD, LIMITED
DBA keywords	DBA
GOVT TYPE keywords	COUNTY, CITY
TRUST keywords	TRST, LIV, LIVING, TRUST
TRUSTEE keywords	TTE, TRUSTEE, TTEE, COTTEE, TSTEE, TRUSTORS
FIRST keywords	Individual First Names

7.3 Insurance Determination

Corporate accounts of the same entity are aggregated together and insured separately up to the limit of deposit insurance (\$250,000). To be eligible for this coverage the corporation must have been incorporated under state

law. A division or business unit of a corporation that is not separately incorporated will not receive separate insurance coverage. Rather, the funds in such accounts are aggregated with other funds held by the corporation. Similarly, deposit accounts identified and titled for different purposes, but owned by the same corporation, do not receive separate insurance coverage. The funds are aggregated with any other funds held by the same corporation. A subsidiary of one corporation will receive separate insurance coverage from its parent and other subsidiaries as long as it is separately incorporated and engaged in independent activity.

This diagram shows a high level overview of the Business Account process:



8. Government Ownership Accounts Insurance Determination

8.1 Overview

The category known as government accounts (also called Public Unit accounts) includes deposit accounts owned by:

- a) The United States, including federal agencies.
- b) Any state, county, municipality (or a political subdivision of any state, county or municipality), the District of Columbia, Puerto Rico and other government possessions and territories.
- c) An Indian tribe.

Insurance coverage of a government account is unique in that the insurance coverage extends to the official custodian of the deposits belonging to the government or public unit, rather than to the government unit itself. Accounts held by an official custodian of a government unit will be insured as follows:

In-state accounts:

- Up to \$250,000 for the combined amount of all time and savings accounts (including NOW accounts)
- Up to \$250,000 for the combined amount of all interest-bearing and noninterest-bearing demand deposit accounts

Out-of-state accounts:

- Up to \$250,000 for the combined amount of all deposit accounts.

8.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

8.2.1 Business Rules

For Government accounts with the sub-category of Escrow, the following are the rules in the order they should be applied to find the owner:

22. An Account Title starting with a Business Name (includes BUSINESS keyword) that is followed by DBA and TRUST ACCOUNT keywords moves everything to the left of the TRUST ACCOUNT keywords to the Owner.
23. If an Account Title has Data preceding a FIRST NAME, followed by TRUSTEE and ACCOUNT keywords, the FIRST NAME and everything to the Right up to the TRUSTEE or ACCOUNT keywords (but not including) is the Owner.
24. If an Account Title contains a GOVT TYPE keyword, everything to the left (including the keyword) is the Owner.
25. If an Account Title contains "PURCHASE ESCROW ACCOUNT", everything to the Left is the Owner.
26. If an Account Title contains "IOTA ACCOUNT", everything to the Left is the Owner.

- 27. If an Account Title contains "ESCROW ACCOUNT", everything to the Left is the Owner.
- 28. If an Account Title Includes a FIRST NAME, followed by Data, followed by a DBA keyword, followed by more Data that includes ACCOUNT keywords, the FIRST NAME and everything to the the Right up to the DBA keywords (but not including the keyword) is the Owner.
- 29. An Account Title that includes BUSINESS keyword moves everything to the left and including the Business keyword to the Owner.

For all other Government accounts, the following are the rules in the order they should be applied to find the owner:

- 30. Everything to the left of a TRUSTEE keyword is the Owner.
- 31. An Account Title containing "GUARDIAN" followed by anything including a GOVT TYPE keyword, everything to the right of "GUARDIAN" (including GOVT TYPE keyword) is the Owner.
- 32. Where an Account Title contains "COURT" followed by anything, everything to the left of and including "COURT" is the Owner.
- 33. An Account Title starting with GOVT TYPE keyword followed by a CONNECTOR, that also includes an ACCOUNT TYPE keyword, is the Owner.
- 34. If an Account Title contains a GOVT TYPE keyword, everything to the left of the keyword (including the keyword) is the Owner.

8.2.2 Keywords

DBA keywords	DBA
ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
BUSINESS keywords	INC, CORPORATION, LLC, COMPANY, CHURCH, LTD, LIMITED
TRUST keywords	TRST, LIV, LIVING, TRUST
TRUSTEE keywords	TTE, TRUSTEE, TTEE, COTTEE, TSTEE, TRUSTORS
GOVT TYPE keywords	COUNTY, CITY
CONNECTOR keywords	FOR, OF, BY, THE
FIRST keywords	Individual First Names

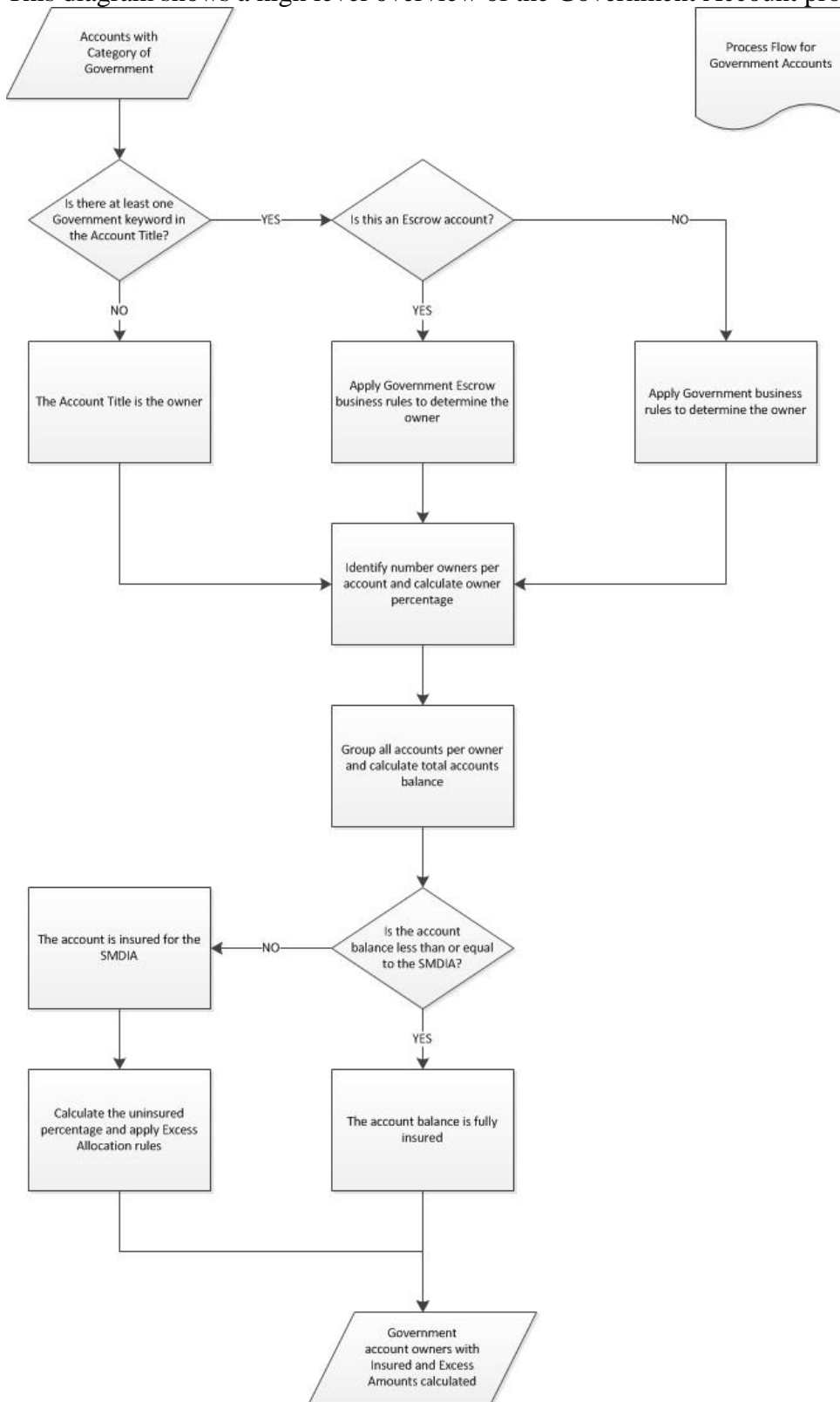
8.3 Insurance Determination

Public entities located in the same state as the failed institution (including a branch in the same state as the public unit, even though the bank is chartered in a different state) can have up to \$500,000 deposit insurance coverage per official custodian. Deposit insurance is allowed up to \$250,000 for demand accounts (generally non-interest bearing) and up to \$250,000 for time and savings deposits (including NOW accounts) (generally interest bearing accounts). Public unit funds maintained in an out-of-state institution, whether interest bearing

or non-interest bearing, are limited to a maximum of \$250,000 per official custodian. Non-interest bearing accounts maintained by an official custodian of the United States are also insured separately from interest bearing accounts maintained by the same custodian at the same financial institution, regardless of the state in which the institution is located.

- a) **Public Bond Issues:** Additional insurance is provided for funds, held by an officer, agent, or employee of a public unit, which are required by law or under a bond indenture to be paid to the holders of bonds issued by the public unit.
- b) **Funds held by or on behalf of an Indian Tribe:** Indian tribes are considered separate public units for the purposes of FDIC deposit insurance coverage. Each official custodian of funds for an Indian Tribe, including an agency thereof having official custody of tribal funds, lawfully depositing the same in an insured depository institution shall be separately insured for (1) interest bearing accounts, up to the limit of deposit insurance in the aggregate and (2) non-interest bearing accounts, up to the limit of deposit insurance in the aggregate, regardless of the state in which the institution is located.
- c) **Collateralized Accounts:** Certain liability accounts in a financial institution may be secured by institution owned securities, loans, or other types of assets. When the liability account is a deposit, the institution has pledged its assets (securities, loans, etc.) to secure the deposit(s) for the amount that exceeds the federal deposit insurance limit.

This diagram shows a high level overview of the Government Account process:



9. Bureau of Indian Affairs Ownership Accounts Insurance Determination

9.1 Overview

For accounts opened by the U.S. Department of the Interior on behalf of American Indians, the funds will be insured separately from any other accounts owned by the same individual American Indian in the single ownership category.

9.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

9.2.1 Business Rules

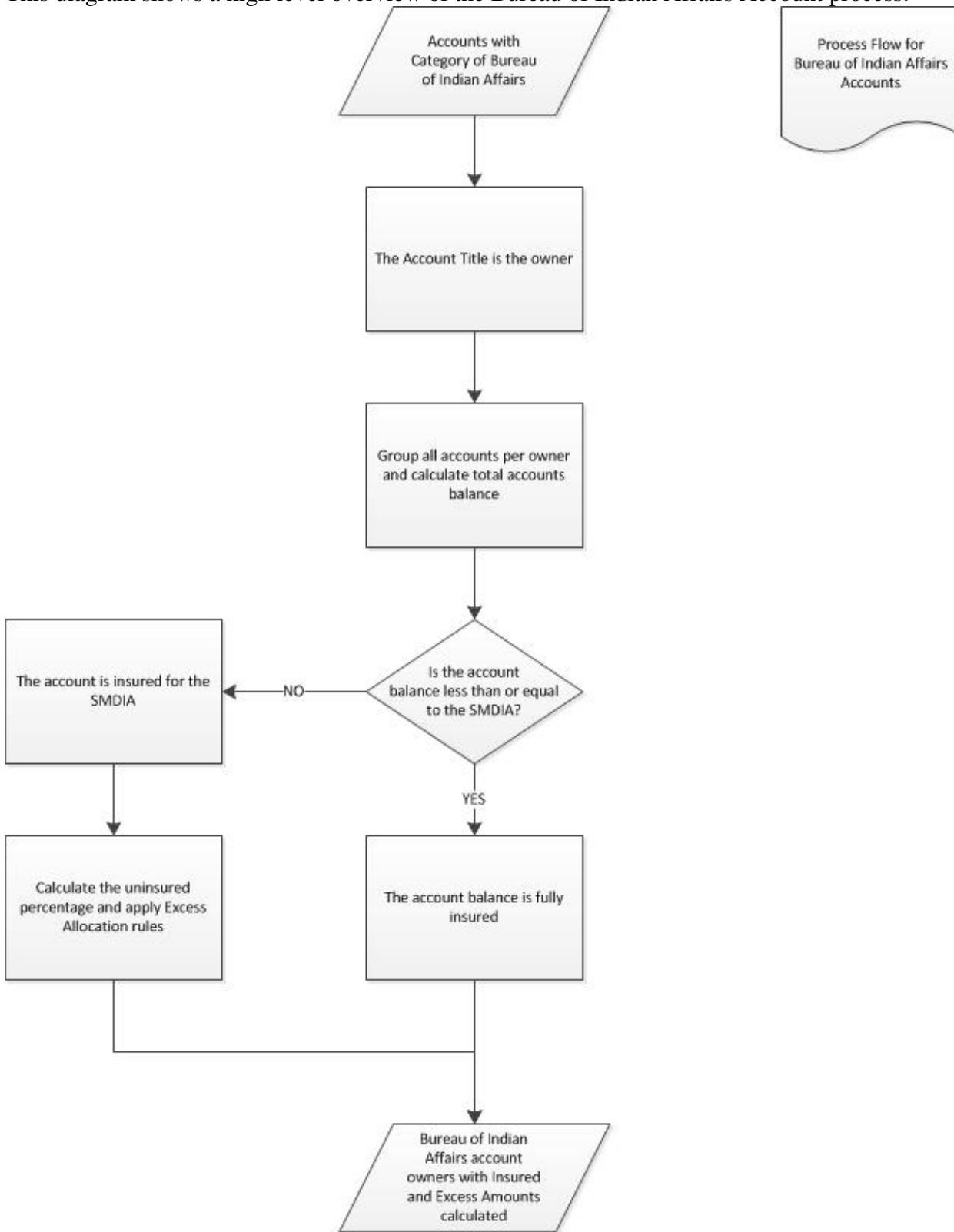
For Bureau of Indian Affairs (BIA) accounts, the following are the rules in the order they should be applied to find the owner:

35. The Account Title is the owner.

9.3 Insurance Determination

The interests of each American Indian in all accounts held by the Office of Special Trustee, or similarly authorized agency, are added together and insured up to the limit of deposit insurance (\$250,000). This coverage is separate from any insurance coverage the same American Indian may have as a result of funds he has placed directly at the same institution.

This diagram shows a high level overview of the Bureau of Indian Affairs Account process:



10. Annuity Contract Ownership Accounts Insurance Determination

10.1 Overview

Funds held by an insurance company or other corporation in a deposit account for the sole purpose of funding life insurance or annuity contracts and any benefits incidental to such contracts.

10.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

10.2.1 Business Rules

For Annuity Contract accounts, the following are the rules in the order they should be applied to find the owner:

36. The Account Title is the owner.

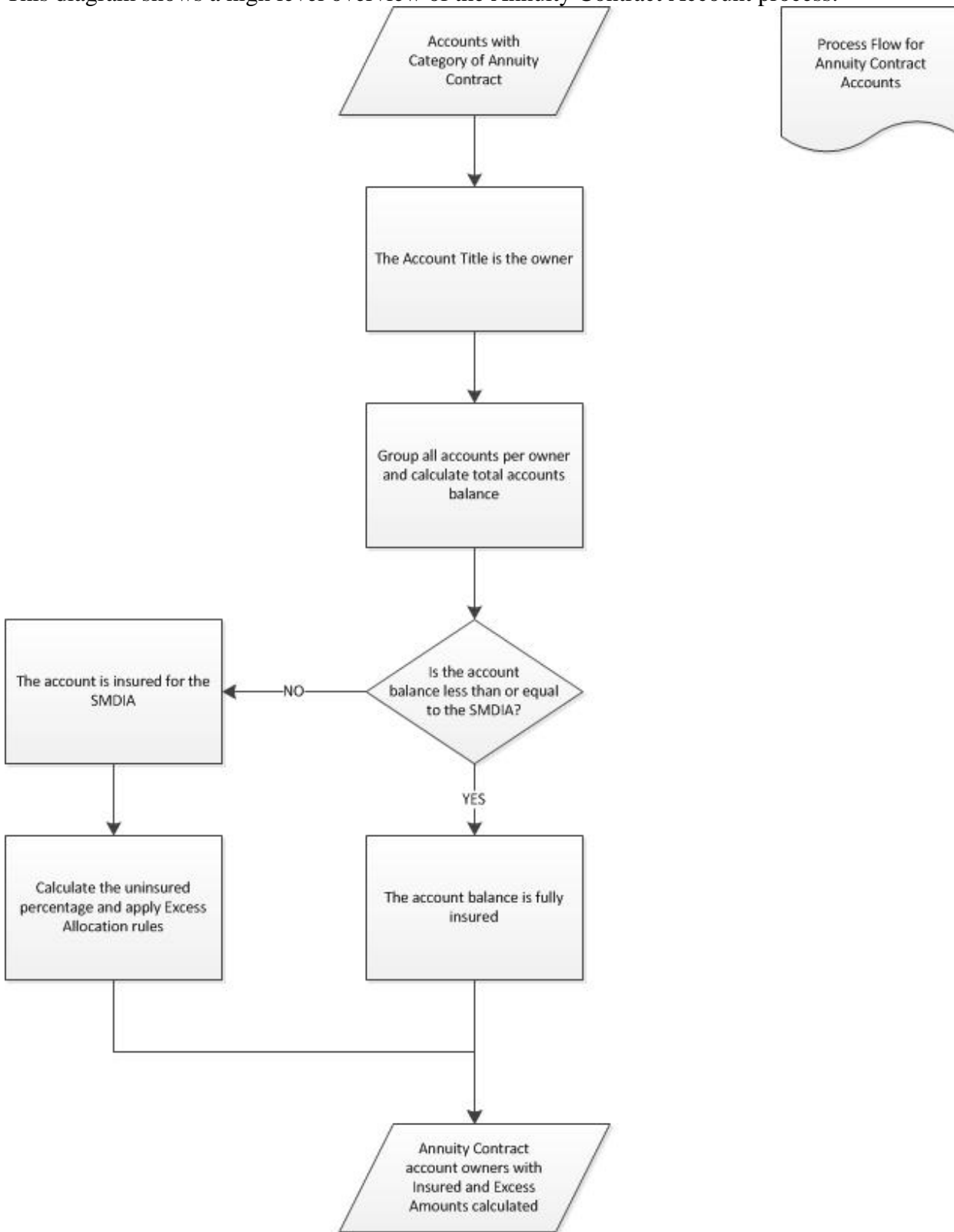
10.3 Insurance Determination

Annuity contract accounts shall be insured as a separate category of deposit insurance in the amount up to the limit of deposit insurance per annuitant (\$250,000), provided that:

- a) The insurance company or corporation establishes a separate account for such funds
- b) The account cannot be charged with the liabilities arising out of any other business of the insurance company or corporation
- c) The account cannot be invaded by other creditors of the insurance company or corporation in the event that the insurance company or corporation becomes insolvent and its assets are liquidated.

Such deposit insurance coverage shall be separate from the deposit insurance provided for any other accounts maintained by the corporation or the annuitants at the same insured depository institution. An annuity account is established at an insured depository institution in the name of the insurance company or other corporation, and it will disclose that the account is held for the benefit of one or more annuitants or contract owners. The annuity account can be titled, for example, "American Insurance Co. Custodian for John Smith." or "American Insurance Co. Annuitants' Account". Such designations or similar language is sufficient to disclose the existence of an annuity relationship upon which the payment of deposit insurance could be based.

This diagram shows a high level overview of the Annuity Contract Account process:



11. Employee Benefit Plan Ownership Accounts Insurance Determination

11.1 Overview

An employee benefit plan account is a deposit of a pension plan, defined benefit plan or other employee benefit plan that is not self-directed. An account insured under this category must meet the definition of an employee benefit plan, with the exception of plans that qualify under the Certain Retirement Account ownership category. The FDIC does not insure the plan itself, but insures the deposit accounts owned by the plan. The investment and management decisions relating to the account must be controlled by a plan administrator (not self-directed by the participant). The plan administrator must maintain documentation supporting the plan and the beneficial interest of the participants. The account must be properly titled as an employee benefit account with the bank. When all of these requirements are met, the FDIC will insure each participant's interest in the plan up to \$250,000, separately from any accounts the employer or employee may have in the same FDIC insured institution. The FDIC often refers to this coverage as "pass-through coverage" because the insurance coverage passes through the employer (agent) that established the account to the employee who is considered the owner of the funds. Even when plans qualify for pass-through coverage, insurance coverage cannot be determined simply by multiplying the number of participants by \$250,000 because plan participants frequently have different interests in the plan. To determine the maximum amount a plan can have on deposit in a single bank and remain fully insured, the plan administrator must first identify the participant who has the largest share of the plan assets, and calculate the participant's share as a percentage of overall plan assets. Then, the plan administrator must divide \$250,000 by that percentage to arrive at the maximum fully insured amount that a plan can have on deposit at one bank.

11.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

11.2.1 Business Rules

For Employee Benefit Plan accounts, the following are the rules in the order they should be applied to find the owner:

37. Any Account Title that contains a BUSINESS keyword, everything to the left including the keyword is moved to Owner.
38. If an ACCOUNT keyword is found in the Account Title, everything to the left of the keyword is moved to the Owner.
39. If the word "AUTHORITY" is found, everything to the left including "AUTHORITY" is moved to the Owner.
40. Everything to the left of a TRUST keyword (including the keyword) is moved to the Owner.

11.2.2 Keywords

BUSINESS keywords	INC, CORPORATION, LLC, COMPANY, CHURCH, LTD, LIMITED
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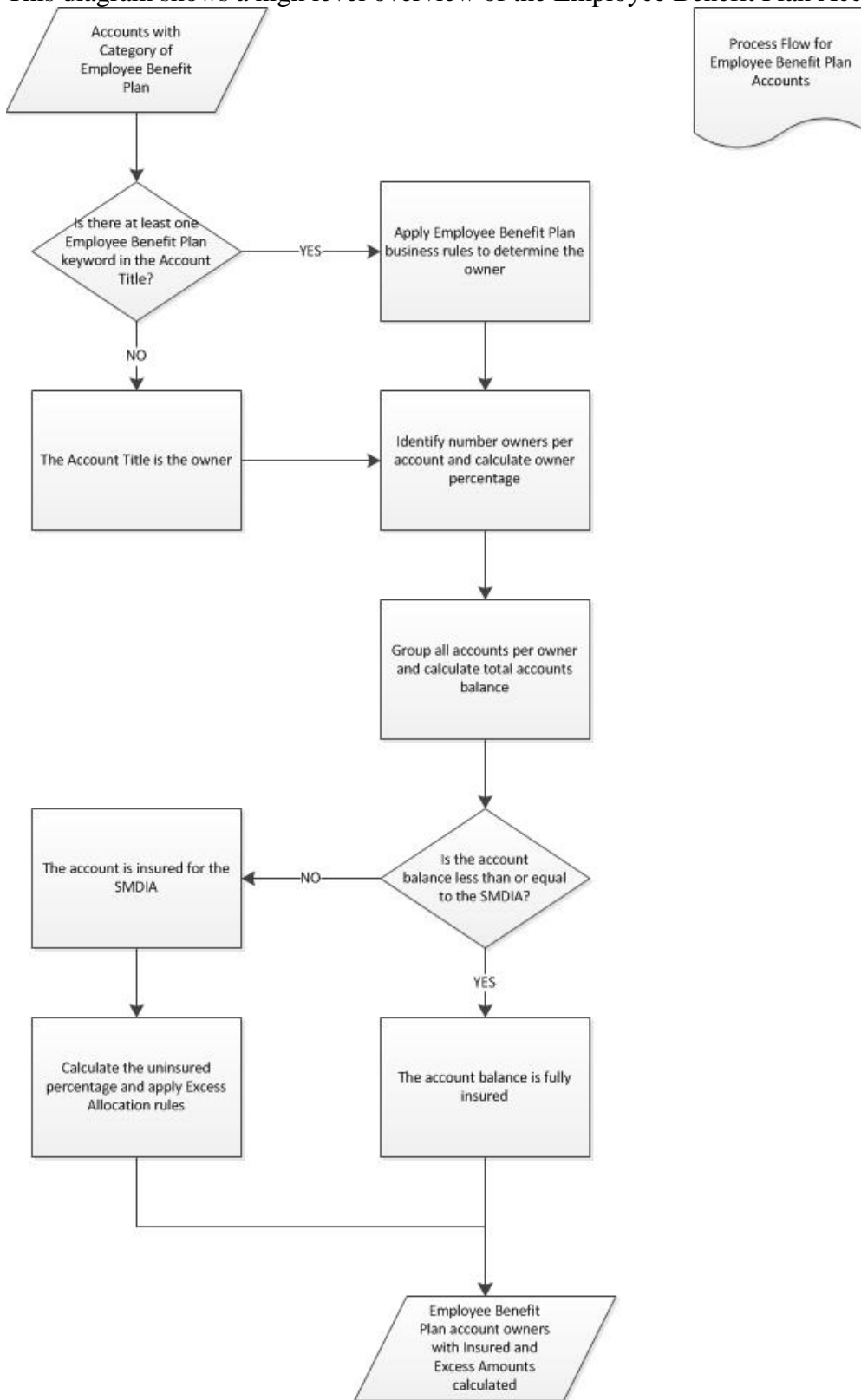
ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
TRUST keywords	TRST, LIV, LIVING, TRUST

11.3 Insurance Determination

Employee benefit plan accounts may consist of funds from pension, profit sharing, certain eligible deferred compensation or other types of employee benefit plans. For deposit insurance purposes, the origin of the funds is not a factor. Types of employee benefit plans include:

- a) **Defined benefit plan:** Plan where the employer is obligated to pay a retired employee a specific benefit amount upon retirement. The benefit amount is usually a factor of high salary and years of service.
- b) **Defined contribution plan:** Most common is the 401(k) plan where the account balance is comprised of funds contributed by both the employer and employee. Other types of defined contribution plans include money purchase pension plans, thrift plans, employee stock ownership plans (ESOP) and savings plans.
- c) **Employee welfare plan:** Plan established by an employer or union for the benefit of its employees. Employee benefit plan accounts are generally established by an employer for the benefit of one or more employees (the participants). If the interest of the participant is ascertainable and non-contingent, the participant's interest in the account qualifies for pass-through insurance up to the limit of deposit insurance. If the participant's interest is contingent, pass through insurance will not be afforded to the participant and the balance of the account will be insured up to the limit of deposit insurance. An employee benefit plan account may contain funds which represent both contingent and non-contingent interests of plan participants. Contingent interests of all plan participants are aggregated and insured up to the limit of deposit insurance. The deposit insurance coverage for the contingent interests is separate from any deposit insurance coverage for the non-contingent interests of plan participants.
- d) **Qualifying for Pass-Through Insurance:** Generally, deposits of an employee benefit plan shall be insured on a pass-through basis, in the amount up to the limit of deposit insurance for the non-contingent interest of each plan participant. If there are funds from multiple plans in one or more deposit accounts, each participant's non-contingent interest is aggregated with any other non-contingent interests of that same participant in other employment benefit plans created by the same employer or sponsor and insured up to the limit of deposit insurance. This means, if a company establishes accounts for two separate plans at the same institution for the same employees, each employee's non-contingent interest in the two plans is aggregated and the total is insured up to the insurance limit.

This diagram shows a high level overview of the Employee Benefit Plan Account process:



12. Department of Energy Ownership Accounts Insurance Determination

12.1 Overview

Bank Deposit Financial Assistance Program for the Department of Energy (“BDFAP”): A program in which the DOE provides funds to a select group of “trustee” banks for deposit in minority-owned banks. Those funds, in turn, are lent to minority and women-owned businesses.

Public Unit Accounts: Accounts of the United States, the District of Columbia, any state of the United States, or any county, municipality or political subdivision thereof, accounts of the Commonwealth of Puerto Rico, and other government possessions and territories, and accounts of an Indian tribe. Examples of accounts of the United States are those of a federal department or agency, such as the Department of Housing and Urban Development (HUD) or the Federal Bureau of Investigation (FBI), or an account maintained by a military installation.

12.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

12.2.1 Business Rules

For Department of Energy accounts, the following are the rules in the order they should be applied to find the owner:

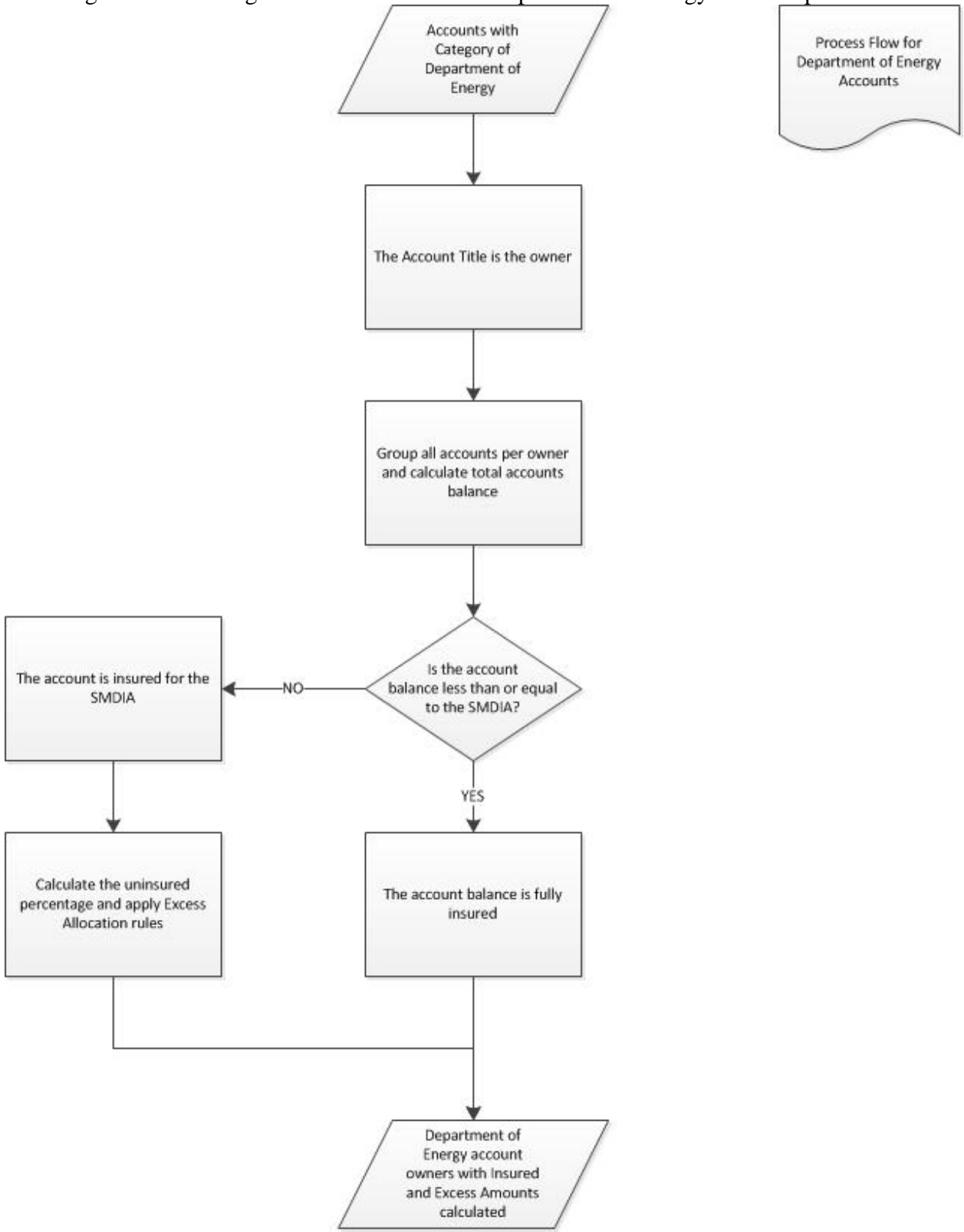
41. The Account Title is the owner.

12.3 Insurance Determination

DOE funds shall be insured as a separate category of insurance in the amount up to the limit of deposit insurance (\$250,000) per insured depository institution depositing such funds, provided that the account records of the failed financial institution indicate that the funds are held by the depositing financial institution in a custodial or special capacity for the DOE pursuant to the BDFAP. Normally, an account is established at an insured financial institution by another financial institution for DOE. The account could be titled “John Brown Bank as Agent for DOE” or “Big Mountain Bank as Custodian for DOE.” Such designations are sufficient to provide insurance coverage under this category of ownership up to the limit of deposit insurance because such designations disclose the existence of a custodial or special capacity, i.e., the relationship upon which the payment of deposit insurance is based. DOE funds not deposited pursuant to BDFAP are insured as a public unit.

Insurance coverage of a public unit account differs from that of a corporate account in that the coverage extends to the official custodian of the funds belonging to the public unit, rather than the public unit itself. However, the deposit account should be opened in the name of the public unit or political subdivision. Public entities located in the same state as the failed institution (including a branch in the same state as the public unit, even though the bank is chartered in a different state) can have up to \$500,000 deposit insurance coverage per official custodian. Deposit insurance is allowed up to \$250,000 for demand accounts (generally non-interest bearing) and up to \$250,000 for time and savings deposits (including NOW accounts) (generally interest bearing accounts).

This diagram shows a high level overview of the Department of Energy Account process:



13. Individual Retirement Accounts Insurance Determination

13.1 Overview

A retirement account is insured under the Certain Retirement Accounts ownership category only if the account qualifies as one of the following:

- a) Individual Retirement Account (IRA): Limited annual contributions made to the account and the earnings thereon are not subject to federal income tax until distributions are made from the account. Rollover funds from a qualified retirement plan may also be deposited into an IRA account.
- b) Roth IRA Plan: An IRA account where the annual contributions are not deductible from income for federal income tax purposes. The contributions and earnings thereon are federal income tax-free when withdrawn.
- c) Simplified Employee Pension Plan (“SEP”) IRA: These are also IRA accounts where an employer makes contributions to an IRA by or on behalf of its employees. Employers use SEPs to provide retirement benefits to employees without having to become involved in the complex administrative and reporting requirements of qualified ERISA-governed retirement plans. The employee owns and controls the account, and contributions become property of the employee when deposited.
- d) Self-directed defined contribution plan account includes:
 1. Self-directed 401(k) plan
 2. Self-directed SIMPLE IRA held in the form of a 401(k) plan
 3. Self-directed defined contribution profit-sharing plan
 4. Self-directed Keogh plan account designed for self-employed individuals.

Section 457 deferred compensation plan account, such as an eligible deferred compensation plan provided by state and local governments regardless of whether the plan is self-directed. A 457 plan account is insured in this category regardless of whether the plan is self-directed.

13.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

13.2.1 Business Rules

For Individual Retirement (IRA) accounts, the following are the rules in the order they should be applied to find the owner:

For records Categorized as (IRA) accounts, the following are the rules in the order they should be applied to find the owner:

1. If an Account Title contains an Individual name followed by IRA keywords (and/or IRA/ACCOUNT keywords), everything to the left of the Keywords is moved to Owner
2. If an Individual Name is found before IRA keywords the Name to the left of the Keyword is moved to the Owner.
3. If a Name is found before a "TRUST" keyword, everything in front of the keyword is moved to the Owner.

4. Anything found before IRA/ACCOUNT keywords followed by IRA keyword is moved to the Owner.
5. Anything found before IRA keyword and ACCOUNT keywords is moved to the Owner.
6. Everything else with in the IRA category with an Unrecognized Pattern is moved to the Owner field as a default.

13.2.2 Keywords

IRA keywords	IRA, DECLARATION
IRA/ACCOUNT keywords	TRADITIONAL, TRAD, FAM, FAMILY, IRREVOCABLE, REV, ROTH
ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
AGENT keywords	AGT, REP, EXC
BUSINESS keywords	INC, CORPORATION, LLC, COMPANY, CHURCH, LTD, LIMITED
TRUST keywords	TRST, LIV, LIVING, TRUST
FIRST keywords	Individual First Names

13.3 Insurance Determination

Certain retirement accounts are aggregated and insured in the amount up to the limit of deposit insurance (\$250,000) per owner regardless of the number of beneficiaries named on the account. This insurance coverage is separate from an owner's ("participant's") interest in employee benefit plans or any other non-retirement accounts of the owner in the same institution. When the individual who established the account (owner) dies, the succeeding beneficiary (ies) becomes the vested beneficial owner of the account and, under the Internal Revenue Code, has various options regarding the funds. If such a situation is encountered, it may be necessary to determine the date of death of the original owner of the account and obtain other information (such as the age of the beneficiary and whether or not the beneficiary has begun to receive payments from the account and/or added funds to the account) before making a deposit insurance determination.

The FDIC defines the term "self-directed" to mean that plan participants have the right to direct how the money is invested, including the ability to direct that deposits be placed at an FDIC-insured bank.

The FDIC will consider an account to be self-directed if the participant of the retirement plan has the right to choose a particular bank's deposit accounts as an investment option. For example:

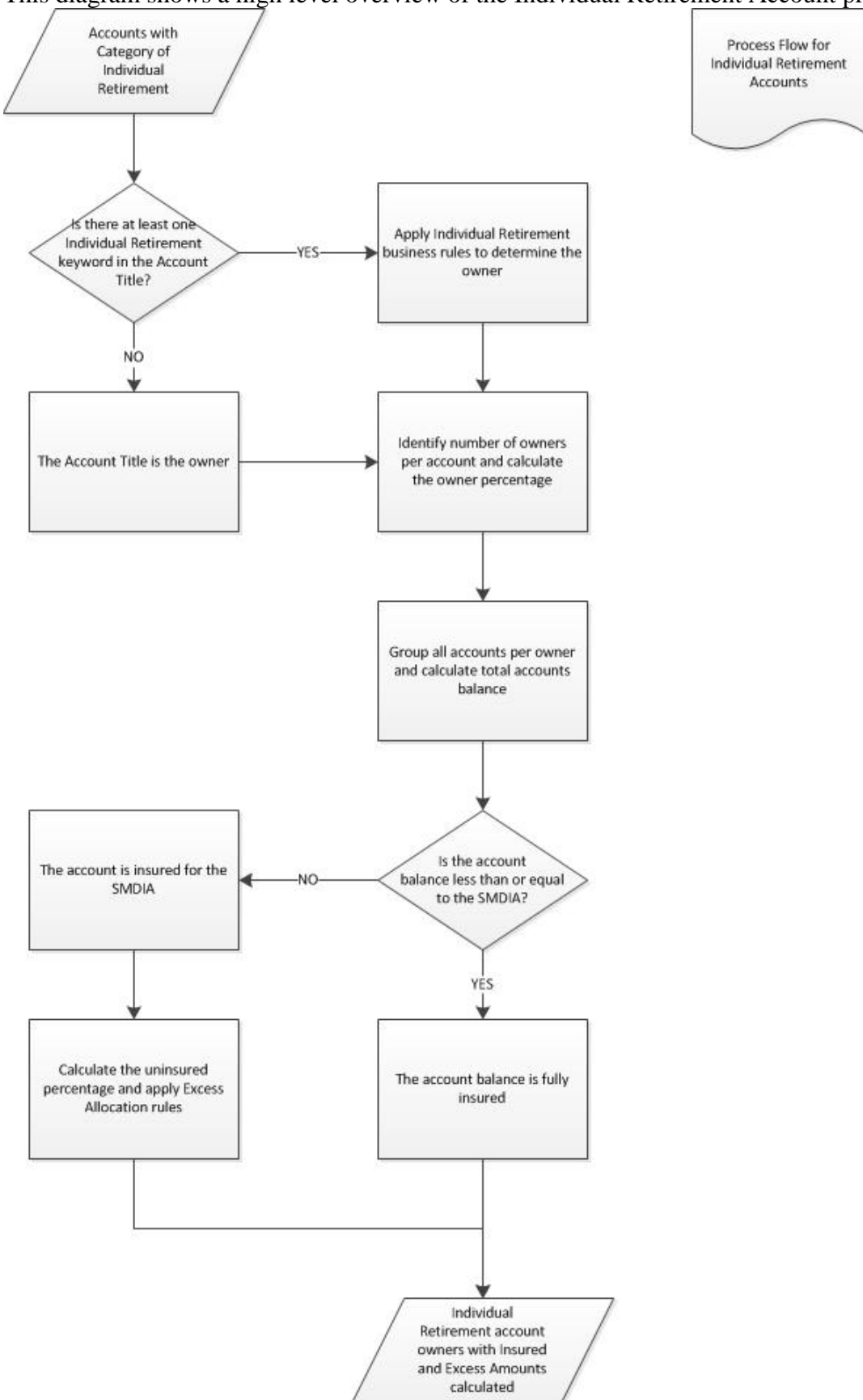
- a) If a plan has deposit accounts at a particular insured bank as its default investment option, then the FDIC would deem the plan to be self-directed for insurance coverage purposes because, by inaction, the participant has directed the placement of such deposits.
- b) If a plan consists only of a single employer/employee, and the employer establishes the plan with a single investment option of deposit accounts at a particular insured bank, then the plan would be considered self-directed for insurance coverage purposes

The following types of deposits do not qualify as Certain Retirement Accounts:

- a) A plan for which the only investment vehicle is the deposit accounts of a particular bank, so that participants have no choice of investments.

- b) Deposit accounts established under section 403(b) of the Internal Revenue Code (annuity contracts for certain employees of public schools, tax-exempt organizations and ministers), which are insured as Employee Benefit Plan accounts
- c) Defined-benefit plan deposits (plans for which the benefits are determined by an employee's compensation, years of service and age), which are insured as Employee Benefit Plan accounts.
- d) Defined contribution plans that are not self-directed, which are insured as Employee Benefit Plan Accounts.
- e) Coverdell Education Savings Accounts (formerly known as Education IRAs), Health Savings Accounts or Medical Savings Accounts.

This diagram shows a high level overview of the Individual Retirement Account process:



14. Irrevocable Trust Accounts Insurance Determination

14.1 Overview

Irrevocable trust accounts are deposit accounts held in connection with a trust established by statute or a written trust agreement in which the owner (also referred to as a grantor, settlor or trustor) contributes deposits or other property to the trust and gives up all power to cancel or change the trust. An irrevocable trust also may come into existence upon the death of an owner of a revocable trust.

14.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

14.2.1 Business Rules

For Irrevocable Trust (IRR) accounts, the following are the rules in the order they should be applied to find the owner:

1. Any Account Title that contains a TRUST keyword followed by more data that also includes a TRUSTEE keyword, everything to the left including the TRUST Keyword is moved to Owner.
2. Any Account Title that contains a TRUSTEE keyword followed by more data that also includes a TRUST keyword, everything to the right of the TRUSTEE keyword including the TRUST keyword becomes the Owner.

14.2.2 Keywords

TRUST keywords	TRST, LIV, LIVING, TRUST
TRUSTEE keywords	TTE, TRUSTEE, TTEE, COTTEE, TSTEE, TRUSTORS

14.3 Insurance Determination

To obtain coverage in the irrevocable trust category, the following requirements must be met:

1. The existence of a trust relationship must be disclosed in the records of the institution. This is done most easily by showing in the title of the account that a trust relationship exists and by completing the appropriate signature card. For example, the account may be titled "John Doe, Irrevocable Trust DTD 12/23/02" or "The Mary Smith Irrevocable Trust".
2. The trust must be valid and irrevocable.
3. The trust documents must name/identify the beneficiaries.
4. There is no kinship requirement to receive beneficiary coverage for an irrevocable trust.

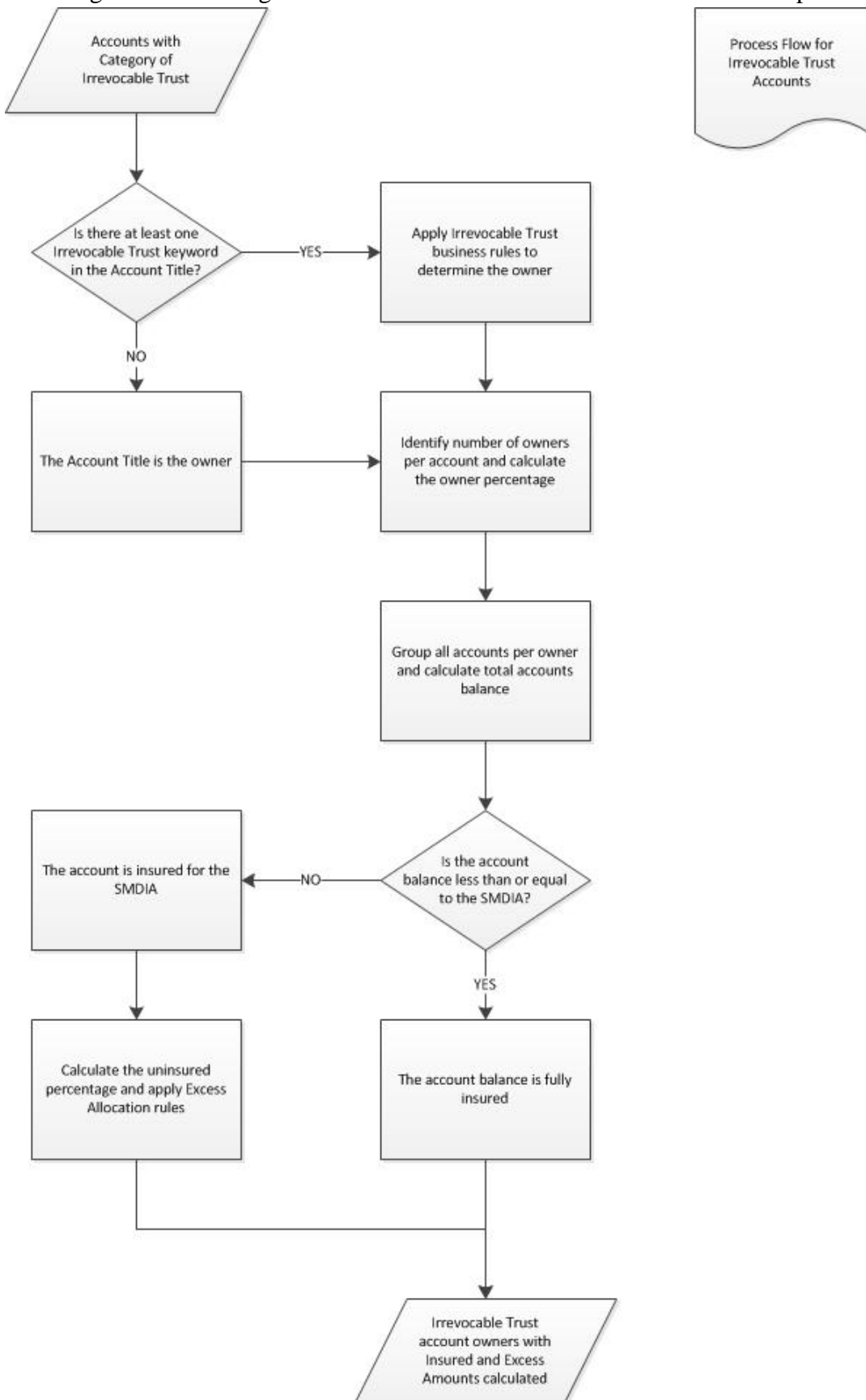
In reviewing the trust document, the Claims Specialist and Legal will determine if the account qualifies for coverage as an Irrevocable Trust based on the following criteria:

- a) Irrevocability of Trust: The trust must contain an express provision regarding its revocability. If the trust agreement states that it is irrevocable, then insurance coverage is determined. If the trust agreement fails

for deposit insurance coverage as an irrevocable trust, it should be reviewed to determine if it qualifies for deposit insurance coverage as a revocable trust.

- b) **Retention of Interest by Settlor:** Since the definition of trust interest excludes any interest retained by a settlor, the trust agreement needs to be reviewed to determine whether the settlor has retained any interest in the trust. If a trust does not meet the requirements for separate coverage in the irrevocable trust category (for example, if the settlor retains an interest in some or all of the trust), the portion of the trust that does not meet the requirements defaults to the settlor's single ownership funds and is aggregated with any other single ownership funds the settlor may also hold, and the total insured up to the limit of deposit insurance (\$250,000).
- c) **Valuation of Interest:** The next step is to determine whether any beneficiary has a non-contingent interest in the irrevocable trust. The beneficiary's non-contingent interest will be aggregated with the beneficiary's non-contingent interests in all other accounts at the failed financial institution held on behalf of irrevocable trusts established by the same settlor. If a beneficiary does have a non-contingent interest, then present-worth tables will be used to value that interest unless the trust specifies that other tables should be used. Any contingent interests in an irrevocable trust are aggregated and insured up to the limit of deposit insurance (\$250,000). Therefore, it is essential to determine whether an interest is contingent.
 - 1) **Non-Contingent Interest:** Insurance coverage for qualifying irrevocable trusts is based on each beneficiary's non-contingent interest in all irrevocable trusts created by the same settlor(s). Each beneficiary's non-contingent interest in all irrevocable trusts derived from the same settlor is insured up to the limit of deposit insurance (\$250,000) in the aggregate at each insured institution. When an irrevocable trust is established by two or more settlors, each trust interest is deemed to be derived from each settlor pro rata to his or her contribution to the trust.
 - 2) **Contingent Interest:** Whenever any irrevocable trust involves contingent interests (i.e., interests that do not qualify as non-contingent trust interests), the funds representing those interests are insured in the aggregate up to the limit of deposit insurance (\$250,000). This is separate from the insurance coverage provided for any non-contingent interests. An irrevocable trust may be made up wholly of contingent interests, as is often the case with scholarship trusts where a certain scholarship amount is awarded to whoever qualifies (according to criteria set out by the trust) for the scholarships. The beneficiaries are not predetermined. In this case, the entire trust is insured only up to the limit of deposit insurance (\$250,000) regardless of the number of (potential) beneficiaries.
- d) **Irrevocable Trusts Springing From Revocable Trusts:** A special rule applies to “a revocable trust account [that] converts in part or entirely to an irrevocable trust upon the death of one or more of the trust’s owners.” After such a conversion (and after the expiration of the FDIC’s six-month grace period following the death of a deposit owner), the account is not insured under the rules for irrevocable trust accounts. Rather, despite the conversion of the trust from a revocable trust to an irrevocable trust, the account is insured under the rules for revocable trust accounts.

This diagram shows a high level overview of the Irrevocable Trust Account process:



15. Testamentary and Revocable Living Trust Accounts Insurance Determination

15.1 Overview

The deposit insurance regulations provide separate deposit insurance coverage for funds owned by one or more individuals and deposited into an account in which the owner(s)/grantor(s) evidence(s) an intention that upon the death of the owner(s)/grantor(s) the funds shall belong to one or more eligible beneficiaries. Such accounts are called revocable trust accounts. Revocable trust accounts can be either formal or informal. Revocable trust accounts are insured up to the limit of deposit insurance (\$250,000) for each owner/eligible beneficiary relationship. This deposit insurance is separate from deposit insurance provided to owners or beneficiaries of the account in either the single or joint ownership categories. Informal revocable trust accounts are sometimes known as tentative or “Totten” trust accounts, or “payable-on-death” (POD) accounts or “testamentary” trust accounts. When calculating deposit insurance coverage, the designation of trustees, co-trustees and successor trustees is not relevant. They are administrators and are not considered in calculating deposit insurance coverage. This ownership category includes both informal and formal revocable trusts:

- Informal revocable trusts (SGL-ITF)—often called payable on death, Totten trust, in trust for, or as trustee for accounts—are created when the account owner signs an agreement, usually part of the bank's signature card, directing the bank to transfer the funds in the account to one or more named beneficiaries upon the owner's death.
- Formal revocable trusts (SGL-LIV): Also known as “living” or “family” trusts, these trusts are governed by a formal trust document, usually drafted by an attorney. A living trust is one in which an owner creates and retains control over the funds during his lifetime. These are written trusts created for estate planning purposes. The owner controls the deposits and other assets in the trust during his or her lifetime. The agreement establishes that the deposits are to be paid to one or more identified beneficiaries upon the owner's death. The trust generally becomes irrevocable upon the owner's death.

15.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

15.2.1 Business Rules

For Informal Revocable Trust (SGL-ITF) accounts, the following are the rules in the order they should be applied to find the owner:

1. If CONNECTOR keywords classified as “Z” (FOR, OR, BY etc.) are found in the Account Style field, they are removed.
2. If a BENEFICIARY keyword classified as “B” (BENEFICIARY) is followed by a classified word “I” (ITF), the classified words are retyped (standardized) to “POD” and re-classified to “I”. The 2 original classified words are removed and replaced with “POD”.
3. If the Account Title contains words classified as “W” (ESTATE, MINOR, BENEFIT, etc.) and is followed by a classified word “I” (ITF, POD), the classified words are being retyped (Standardized) to “POD” and re-classified to “I”. The 2 original classified words are removed and replaced with “POD”.
4. In the Account Style, a pattern with anything following the word “BENEFICIARY” will be moved to the Beneficiary field, and anything following a classified word “U” (TTE, TRUSTEE etc.) will be moved to the Owner field.

5. In the Account Style, a pattern with anything following the word "TRUSTEE" will be moved to the Owner field, and anything following a classified word "B" (BENEFICIARY etc.) will be moved to the Beneficiary field.
6. If the Account Title contains "ITF" keywords (ITF, POD) followed by an "ACCOUNT" keyword (ESTATE, MINOR, BENEFIT, etc.) everything before the "ITF" is moved to the Owner field and anything following "ACCOUNT" keywords is moved to the Beneficiary field.
7. Anything before a "BENEFICIARY" keyword (BENEFICIARY) is moved to the Owner field and anything following is moved to the Beneficiary field.
8. If an Account Style contains a hyphen (-) followed by an "ITF" keyword (ITF, POD), then the Owner is everything before the hyphen, and anything following the (ITF, POD) keyword is moved to Beneficiary.
9. If an "ITF" keyword (ITF, POD) is present, the Owner is everything before (ITF, POD), and anything following is placed in the Beneficiary field.

For Formal Revocable Trust (SGL-LIV) accounts, the following are the rules in the order they should be applied to find the owner:

1. If an Account Style has an Individual Name followed by a Name identified with "TRUST" keywords (LIVING, TRUST) followed by a DATE keyword (DATED, DTD) and ending with a date, all values are concatenated to form the Owner field (including the Date). Example - EDWIN E JONES JONES LIVING TRUST DTD 02/18/94.
2. If an Account Style includes a TRUST keyword followed by a TRUSTEE keyword, everything to the left of the TRUST keyword (including the keyword) is concatenated to form the Owner field.
3. If an Account Style starts with an Individual Name followed by a TRUST keyword (LIVING, TRUST), the entire field is moved to the Owner field.
4. An Account Style starting with an Individual name that also includes a Pattern of Joint ownership followed by TRUST keywords and DATE keywords has the Joint name information concatenated and moved to the Owner field. Example - WILLIAM R LANG WILLIAM AND CHARLOTTE LANG DECLARATION OF TRUST DTD 02 / 08 / 99
5. An Account Style starting with an Individual name followed by another Individual name followed by TRUST keywords and DATE keywords has the Name information of the first Name found concatenated and moved to the Owner field. Example - WALTER R GART WALTER RAYMOND GART DECL OF TRUST DTD 04 / 10 / 98
6. An Account Style starting with an Individual name that also includes a Pattern of Joint ownership followed by TRUST and DATE keywords has the Joint name information concatenated and moved to the Owner field. Example - HAROLD T NEIMAN HAROLD T & DOROTHY NEIMAN DECL OF TRUST DTD 10 / 11 / 00
7. An Account Style starting with an Individual name followed by a CONNECTOR keyword (THE) followed by additional Name Patterns of Joint ownership followed by TRUST and DATE keywords has the Joint name information concatenated and moved to the Owner field. Example - LUCIAN L BENDER THE LUCIAN L & CHRISTINE BENDER DECL OF TRUST DTD 01 / 20 / 00
8. An Account Style starting with an Individual name that also includes a Pattern of Joint ownership followed by TRUST and DATE keywords has the Joint name information concatenated and moved to the Owner field. Example - DONALD COOK DONALD & PATRICIA COOK DECL OF TR DTD 02 / 20 / 02
9. An Account Style starting with an Individual name followed by another Individual Name followed by a DECLARATION keyword, TRUST keyword and DATE keyword has the First name information concatenated and moved to the Owner field. Example - GENE H LEE GENE H LEE SELF DECLARATION OF TR DTD 06 / 15 / 93
10. An Account Style starting with an Individual name followed by another Individual Name followed by

a DECLARATION keyword, TRUST and DATE keywords has the Information of the First Name fields concatenated and moved to the Owner field. Example - JENNIE MARIE NAPOLSKI JENNIE MARIE NAPOLSKI DECL OF TRUST DTD 09 / 28 / 92

11. An Account Style starting with an Individual TRUSTEE keyword (or Multiple TRUSTEE keywords) followed by a Name TRUST and DATE keywords has the Information of the TRUST Name fields concatenated (excluding Date info.) and moved to the Owner field. Example - TTE ROBERTA C TASSIE OR WILLIS H TASSIE ROBERTA C TASSIE LIVING TRUST UTD 03/02/2003
12. An Account Style starting with an Individual "TRUSTEE" name (or Multiple TRUSTEE Names) followed by a CONNECTOR keyword of "THE" followed by "TRUST" information has the "TRUST" information concatenated and moved to the Owner field. Example - TTE KENNETH P STALLARD TTE RITA D STALLARD THE STALLARD FAMILY TRUST
13. An Account Style starting with an Individual "TRUSTEE" name followed by a Name with "TRUST TYPE" keywords (REV, IRREVOCABLE, TRAD, FAM etc.) followed by "TRUST" and "DATE" keywords has the names compared. If the "TRUSTEE" is the same Name as the "TRUST", the Name of the TRUST is moved to the Owner Name excluding the DATE. If the Names are different the information of the TRUST is moved to Owner field and the TRUSTEE is concatenated and moved to the Beneficiary field. Example - TTE MARY E MOREL MARY E MOREL REV TRUST UTD 05 / 03 / 2004
14. An Account Style starting with an Individual name followed by a Name with "TRUST" keywords (LIVING, TRUST) followed by "DATE" keywords has the Name of the "TRUST" (excluding the DATE), moved to the Owner Name. Example - PHYLLIS B GATES PHYLLIS B GATES LIVING TRUST UTD 12 / 18 / 1991
15. An Account Style starting with an Individual name followed by a Name with "TRUST" keywords (LIVING, TRUST) has the Name of the "TRUST" moved to the Owner Name. Example - PHYLLIS B GATES PHYLLIS B GATES LIVING TRUST
16. An Account Style starting with an Individual name followed by a "TRUST" keyword (TRUST) followed by an additional Name has the "TRUST" Name moved to the Owner Name. Example - PHYLLIS B GATES TRUST PHYLLIS B GATES

15.2.2 Keywords

BENEFICIARY keywords	BENEFICIARY
TRUST keywords	TRST, LIV, LIVING, TRUST
TRUSTEE keywords	TTE, TRUSTEE, TTEE, COTTEE, TSTEE, TRUSTORS
TRUST TYPE keywords	REV, IRREVOCABLE, TRAD, FAM
ITF keywords	ITF, ATF
ACCOUNT keywords	BENEFIT, BOND, EMPLOYEE, EMPLOYEES, EMP, ESCROW, PENSION, GUARDIAN, GDN, INDUSTRIAL, GENERAL, ESTATE, MINOR, UGMA, UTMA, MUTMA, MIN, RESERVE, ACCOUNT, ACCT, COURT, PURCHASER, MARKETING, EXPENSE, PETTY, CASH, LOAN, OPERATING, PAYROLL, MONEY, MARKET, CONTINGENT
CONNECTOR keywords	FOR, OF, BY, THE
DATE keywords	DTD, DATED
DECLARATION keywords	DECL, DECLARATION, RESTATEMENT
FIRST keywords	Individual First Names

15.3 Insurance Determination

Revocable trust accounts are insured up to the limit of deposit insurance (\$250,000) for each grantor/eligible beneficiary relationship. Revocable trust accounts (formal and informal) are insured separately from single ownership accounts and joint ownership accounts of the owner or the beneficiary. However, formal and informal revocable trust accounts are not insured separately from each other. While the rules are different for informal revocable trust accounts and formal revocable trust accounts, the \$250,000 per eligible beneficiary insurance limit applies to all revocable trust accounts that an owner has at the same institution.

1. Informal Revocable Trusts:

In order to qualify for insurance coverage under the revocable trust category, informal revocable trust accounts must meet all of the following requirements:

- a) The beneficiaries must be specifically identified by name in the deposit account records of the failed institution.
- b) The owner's intention that, upon his death, the funds shall belong to the named beneficiary must be shown in the title of the account using commonly accepted terms such as "in trust for," "as trustee for," or "payable-on-death." These terms may be abbreviated as "ITF," "ATF," or "POD."
- c) The named beneficiary must be an eligible beneficiary. Subject to applicable state law, a depositor can name any person or any organization as the beneficiary of a revocable trust account.

If an informal revocable trust account has been created by more than one grantor, insurance will be determined as if each co-owner maintained a separate revocable trust account for each beneficiary. If there are several eligible beneficiaries, their interests are deemed equal unless otherwise specified in the failed institution's account records. If the same grantor establishes more than one account for the same eligible beneficiary, the accounts are aggregated and are insured up to the limit of deposit insurance (\$250,000) for each owner/qualified beneficiary relationship.

2. Formal Revocable Trusts:

The owner of a formal revocable trust account sometimes referred to as "living" or "family" trust is insured up to \$250,000 per beneficiary if all of the following requirements are met:

- a) The beneficiary must be an eligible beneficiary.
- b) The qualifying beneficiary must become entitled to his interest in the trust when the owner dies – deposit insurance is based on the beneficiaries who meet this requirement at the time the bank fails. The account title at the bank must indicate that the account is held by a trust. This rule can be met by using "living trust", "family trust", or similar terms in the account title.

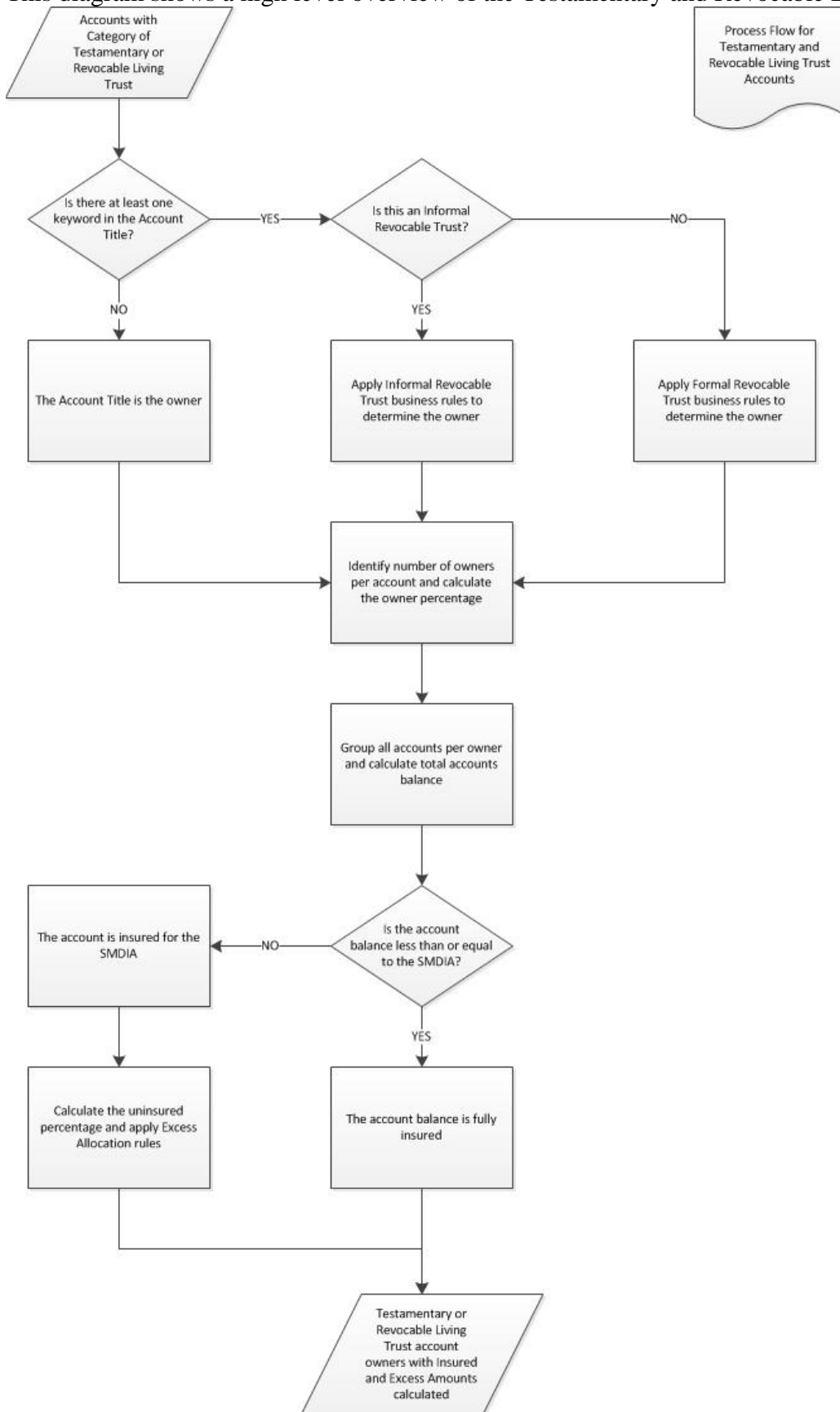
3. Naming Up to Five Different Beneficiaries: Revocable trust accounts generally are insured up to the insurance limit (\$250,000) for each owner/beneficiary relationship. In other words, each owner (or grantor) is insured up to the insurance limit on a "per beneficiary" basis. In calculating this "per beneficiary" coverage, the FDIC distinguishes between the following situations:

- a) Cases in which the owner has named up to five different beneficiaries: FDIC does not allocate the owner's fund to the various designated beneficiaries before applying the SMDIA. Rather, the FDIC simply multiplies the number of designated beneficiaries by the SMDIA. If the resulting product (number of beneficiaries X \$250,000) exceeds the combined amount of the owner's funds in this category (revocable trust accounts), the owner's funds are fully insured. If the product (number of beneficiaries X \$250,000) is less than the combined amount of the owner's funds in this category,

however, the owner's funds are partially uninsured. Specifically, the funds in excess of the product (number of beneficiaries X \$250,000) are uninsured.

- f) Cases in which the owner has named more than five different beneficiaries : For funds owned by an individual in one or more revocable trust accounts naming more than five different beneficiaries and whose aggregate balance is more than five times the SMDIA, the maximum revocable trust account coverage for the account owner shall be the greater of either: five times the SMDIA or the aggregate amount of the interests of each different beneficiary named in the trusts, to a limit of the SMDIA per different beneficiary.

This diagram shows a high level overview of the Testamentary and Revocable Living Trust Account process:



16. Depository Institution as Trustee for Irrevocable Trust Ownership Accounts Insurance Determination

16.1 Overview

The deposit insurance regulations provide separate deposit insurance coverage for certain accounts held by an insured depository institution in its capacity as trustee of an irrevocable trust, whether held in its trust department, held or deposited in any other department of the fiduciary institution, or deposited by the fiduciary institution in another insured depository institution.

Definitions of DIT:

- a) **Fiduciary:** A person or entity holding a position of trust or confidence recognized by law.
- b) **Irrevocable Trust:** A trust established by a written trust agreement in accordance with state statute in which the settlor (creator of the trust) relinquishes all power to revoke the trust.
- c) **Trust Estate:** The determinable and beneficial interest of a beneficiary or principal in trust funds but does not include the beneficial interest of an heir or devisee in a decedent's estate.
- d) **Trust Funds:** Funds held by insured depository institution as trustee pursuant to any irrevocable trust established pursuant to any state statute or written trust agreement.
- e) **Trust Interest:** The interest of a beneficiary in an irrevocable trust (other than an employee benefit plan) created either by written trust instrument or by state statute, but does not include any interest retained by the settlor..

16.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

16.2.1 Business Rules

For Depository Institution as Trustee for Irrevocable Trust (DIT) accounts, the following are the rules in the order they should be applied to find the owner:

42. The Account Title is the owner.

16.3 Insurance Determination

Trust funds which are held by an insured depository institution in its capacity as trustee of an irrevocable trust in any department of the fiduciary institution, or deposited by the fiduciary institution in another insured depository institution, shall be insured up to the limit of deposit insurance (\$250,000) for each owner or beneficiary represented. This insurance shall be separate from, and in addition to, the insurance provided for any other deposits of the owners or the beneficiaries. For "per beneficiary coverage," the beneficiary must have a "trust estate." Determination of interests:

- a) **Allocated funds of a trust estate:** If trust funds from a particular trust estate are allocated by the fiduciary and deposited, the insurance with respect to such trust estate shall be determined by ascertaining the

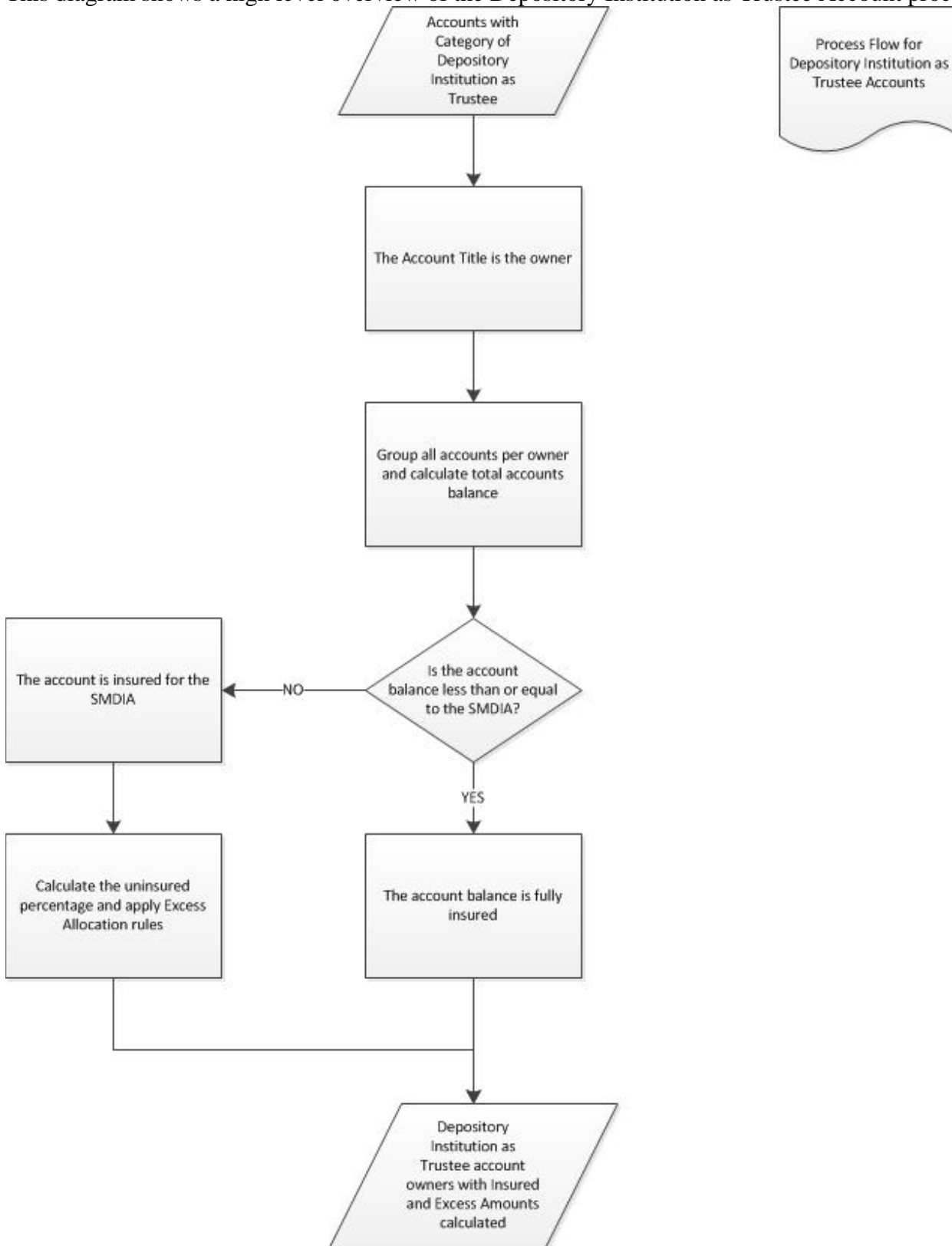
amount of its funds allocated, deposited and remaining to the credit of the claimant as fiduciary at the insured depository institution in default.

- b) Interest of a trust estate in unallocated trust funds: If funds of a particular trust estate are commingled with funds of other trust estates and deposited by the fiduciary institution in one or more insured depository institutions to the credit of the depository institution as fiduciary, without allocation of specific amounts from a particular trust estate to an account in such institution(s), the percentage interest of that trust estate in the unallocated deposits in any institution in default is the same as that trust estate's percentage interest in the entire commingled investment pool.
- c) Limitation on applicability - These provisions for separate insurance does not apply to deposits of trust funds belonging to a trust classified as a corporation.

The deposit account records of an insured depository institution may disclose the existence of a relationship which might provide a basis for deposit insurance coverage under the provisions. The details of the relationship and the interests of other parties in the account must be ascertainable either from the deposit account records of the insured depository institution or from records maintained, in good faith and in the regular course of business, by the depositor or by some person or entity that has undertaken to maintain such records for the depositor.

Once a determination has been made that the account qualifies as being held by the institution in its fiduciary capacity as trustee of an irrevocable trust then the insurance determination will be conducted utilizing the rules for an irrevocable trust.

This diagram shows a high level overview of the Depository Institution as Trustee Account process:



17. Post-Closing Deposit Ownership Accounts Insurance Determination

17.1 Overview

If certain banks with a large number of deposit accounts were to fail and a deposit insurance determination were necessary, one possible process for making deposit insurance determinations (described here for purposes of soliciting comment) would be as follows. For a large subset of deposits (“closing night deposits”), including those where depositors have the greatest need for immediate access to funds (such as transaction accounts and money market deposit accounts (“MMDAs”)), deposit insurance determinations would be made on closing night. The failed bank’s information technology systems and data would be used to calculate insured and uninsured amounts. As discussed below, the FDIC seeks comment on the types of deposits that should be deemed “closing night deposits.”

17.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

17.2.1 Business Rules

For Post-Closing Deposit (PC-DEP) accounts, the following are the rules in the order they should be applied to find the owner:

43. The Account Title is the owner.

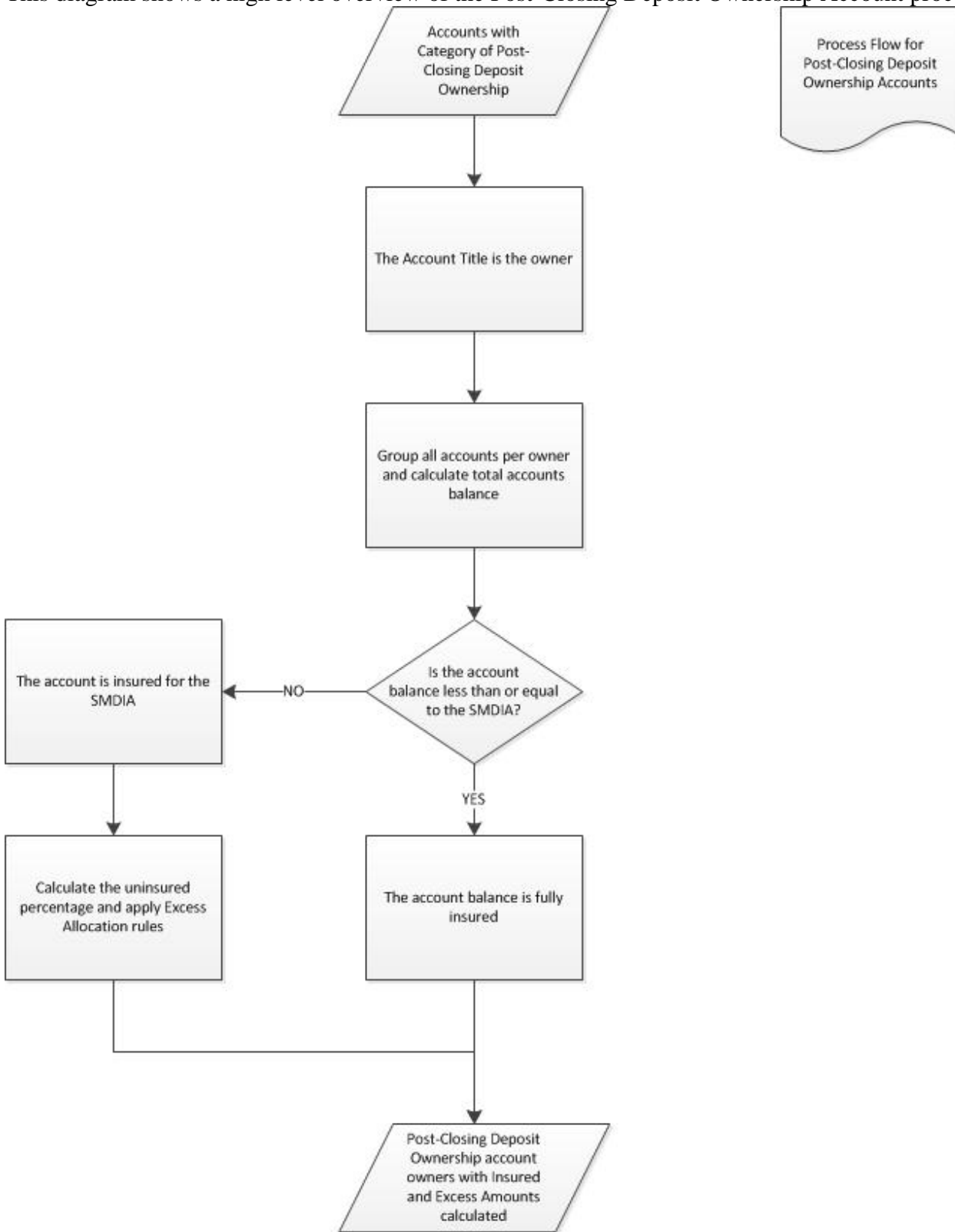
17.3 Insurance Determination

To make a deposit insurance determination on closing night would require that certain banks with a large number of deposit accounts:

1. Obtain and maintain data on all closing night deposits, including outstanding official items, that are sufficiently accurate and complete to allow the determination of the insured and uninsured amounts for each depositor by deposit insurance right and capacity (that is, by deposit insurance category) at the end of any business day (since failure can occur on any business day). To allow the FDIC to examine banks’ data, banks with a large number of deposit accounts would have to maintain this data using a standard format and the data would have to meet quality and completeness standards;
2. Develop and maintain an information technology system that can calculate the insured and uninsured amounts of closing night deposits for each depositor by deposit insurance category at the end of any business day.

Deposit insurance determinations on all other deposits (“post-closing deposits”) would be made after closing night, either on closing weekend (if the bank fails and is closed on a Friday) or thereafter. The FDIC envisions that the failed bank’s information technology and deposit systems would be used to place provisional holds on post-closing deposits on closing night. The FDIC also envisions that the failed bank’s information technology and deposit systems would be used to calculate the insured and uninsured amounts of post- closing deposits.

This diagram shows a high level overview of the Post-Closing Deposit Ownership Account process:



18. Transaction Account Guarantee Program Insured Ownership Accounts Insurance Determination

18.1 Overview

On October 14, 2008, as part of a coordinated response by the U.S. government to the disruption in the financial system and the collapse of credit markets, the FDIC implemented the Temporary Liquidity Guarantee Program (TLGP). The TLGP consisted of two components:

1. Transaction Account Guarantee Program (TAGP), an FDIC guarantee in full of noninterest-bearing transaction accounts.
2. Debt Guarantee Program (DGP), an FDIC guarantee of certain newly issued senior unsecured debt.'

18.2 Ownership Determination

Using the category assigned during the categorization process, the Account Title is then evaluated to determine the owner.

18.2.1 Business Rules

For Transaction Account Guarantee Program (TAG) accounts, the following are the rules in the order they should be applied to find the owner:

44. The Account Title is the owner.

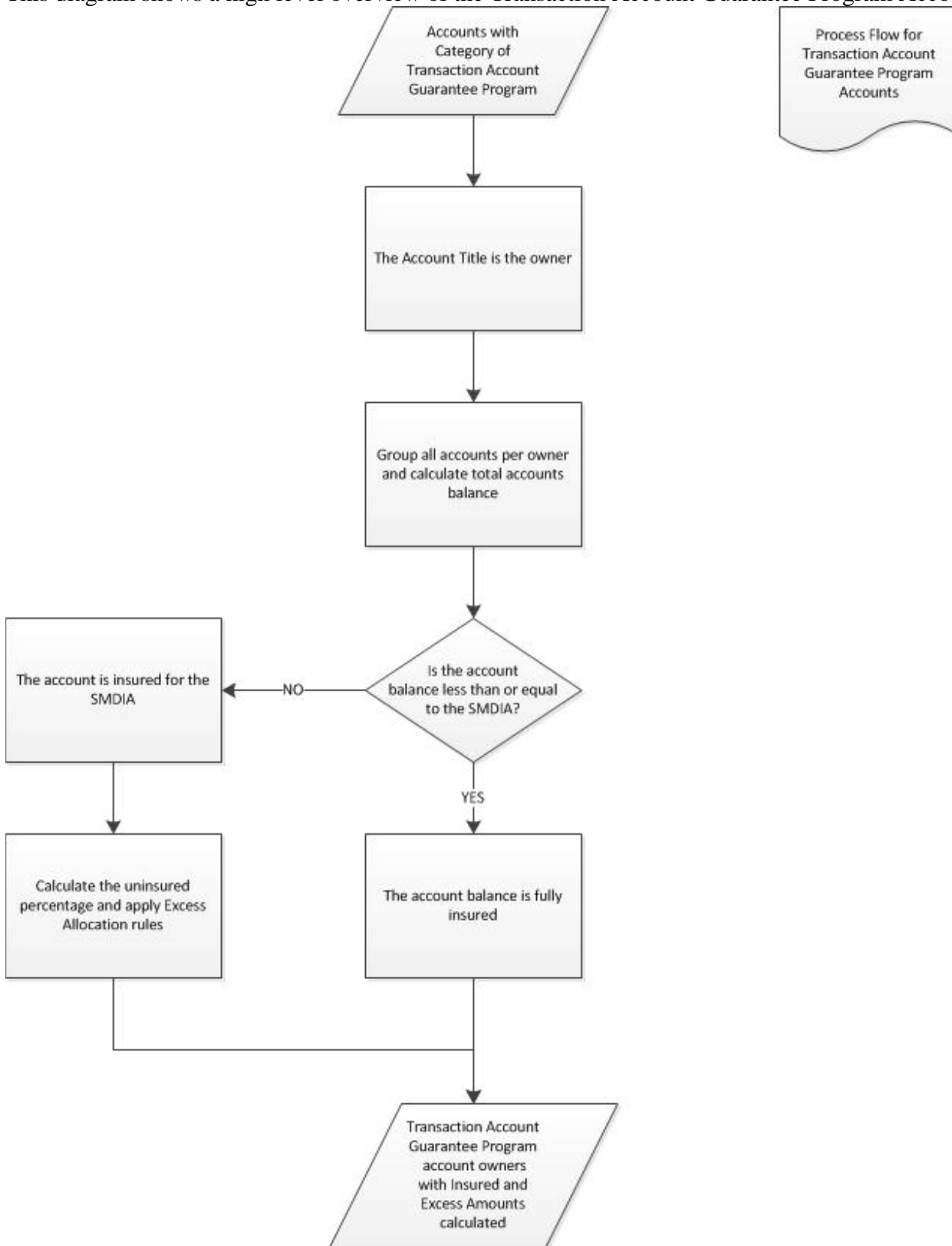
18.3 Insurance Determination

For Participating Institutions that have not opted out of the Transaction Account Guarantee Program Extensions: Under this program, through December 31, 2010, all noninterest-bearing transaction accounts are fully guaranteed by the FDIC for the entire amount in the account. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules."

For Participating Institutions That Elect To Opt Out of the Extended Transaction Account Guarantee Program: funds held in noninterest-bearing transaction accounts will no longer be guaranteed in full under the Transaction Account Guarantee Program, but will be insured up to \$250,000 under the FDIC's general deposit insurance rules.

All funds in non-interest-bearing transaction deposit accounts held in domestic offices and insured branches in Puerto Rico and U.S. territories and possessions of participating FDIC-insured institutions will be fully guaranteed under the transaction account guarantee component of the Temporary Liquidity Guarantee Program. A "noninterest-bearing transaction account" is defined as a transaction account with respect to which interest is neither accrued nor paid and on which the insured depository institution does not reserve the right to require advance notice of an intended withdrawal. This definition encompasses traditional demand deposit checking accounts that allow for an unlimited number of deposits and withdrawals at any time. This definition does not encompass interest-bearing money market deposit accounts (MMDAs). The insurance coverage on noninterest-bearing transaction deposit accounts is over and above the \$250,000 in coverage provided to a customer already. For example, if a customer has \$500,000 in a noninterest-bearing transaction deposit account and \$250,000 in a certificate of deposit, the FDIC would fully insure the entire \$750,000.

This diagram shows a high level overview of the Transaction Account Guarantee Program Account process:



19. Broker Accounts Insurance Determination

19.1 Overview

The FDIC is charged with the responsibility of paying federal deposit insurance (up to the \$250,000 limit) to the depositors of a failed insured depository institution. In many cases, the failed institution's account records may not reveal the actual owner(s) of a particular deposit account. Rather, the records simply indicate that the deposit was placed at the institution by a depositor broker on behalf of one or more third parties. The FDIC is required to identify the actual deposit owner(s) and to pay insurance in an accurate and timely manner.

Custodial deposits held in the name of a Broker on behalf of their investors and deposited in an FDIC insured financial institution are covered by federal deposit insurance, the same as if the funds had been deposited directly by the broker's clients in the same institution. Therefore, Federal Deposit Insurance coverage applies to each of the broker's clients (pass-through insurance coverage), up to the deposit insurance limit. However, in order to analyze ownership interest and provide pass-through insurance coverage, the FDIC requires the broker who opened the deposit account to provide ownership information after an insured financial institution fails.

The following points help ensure smooth pass-through deposit insurance coverage; processing and payment.

1. The deposit account balance is set as of the date the institution is closed. Therefore, it is important that deposit brokers notify any sub-tier broker(s) and cease all trades related to deposits at the failed institution.
2. All fund ownership information packages submitted by deposit brokers to the FDIC will be dated and time-stamped upon receipt. The order-received process may affect brokers who may have one or various clients in common and who have deposited their common clients' funds in the same failed institution. The FDIC will allocate insurance coverage to broker's clients funds included in the completed brokers' information package submitted first. Therefore, common clients' funds included in a subsequently submitted broker information package will be subject to the deposit insurance coverage afforded to the first processed package.
3. The FDIC will withhold payment on any deposit account until all owners of funds have been identified and until all FDIC required documentation is submitted. The completed information packages will be processed in the order they are received by the FDIC provided all required documentation is included. Incomplete packages will be set aside pending receipt of the missing information.

Also the FDIC will obtain the following:

- a. evidence that your firm is not an owner but an agent or custodian with respect to some or all of the funds at issue;
- b. a list of all parties for whom your firm acted as agent or custodian;
- c. the principal amount of funds held by your firm for each such party as of the date of the depository institution's failure.

Finally, to the extent that any of your customers were not the actual owners of funds but merely agents or custodians for other parties, you must obtain information from your customers about their customers (i.e., the actual owners).

19.2 Broker Processing

Broker Processing is defined by the following steps and each step is explained below:

1. Broker (Investor) File
2. Standardization

3. Categorization
4. Ownership Determination and Matching
5. Aggregation

19.2.1 Broker (Investor) Input File

Source Fields:

Col	Field Name	Description	Validation Rules
01	Broker Number	Not applicable. Only used for DO broker submissions.	1. Must be blank.
02	Account Number	Account Number at failed institution.	1. Column cannot be blank. Data is required. 2. Variable Length but cannot exceed 20 characters. 3. Must be AlphaNumeric Data Type.
03	Customer Account Number	Broker assigned customer account number.	1. Column can be blank. 2. Variable Length but cannot exceed 16 characters. 3. Must be AlphaNumeric Data Type.
04	CUSIP	Not applicable. Only used for DO broker submissions.	1. Must be blank.
05	Tax ID	Taxpayer identification number of the primary account holder. It is usually the customer's SSN (no hyphens). The Tax ID should be for the investor. The broker's Tax ID should not be used for all of the investors.	1. Column cannot be blank. Data is required. Use "999999999" if the primary account holder does not have a Tax ID. 2. Fixed Length of 9 characters. 3. Must be Integer Data Type.
06	Tax ID Code	Code indicates corporate (TIN) or personal tax identification number (SSN).	1. Column cannot be blank. Data is required. 2. Fixed Length of 1 character. 3. Must be AlphaNumeric Data Type. 4. Value must be "S" or "T". Use "S" if the primary account holder does not have a Tax ID.
07	Name 1	Full name of owner line 1 as it appears on the broker's records.	1. Column cannot be blank. Data is required.

			<ol style="list-style-type: none"> 2. Variable Length but cannot exceed 40 characters. 3. Must be AlphaNumeric Data Type.
08	Name 2	Full name of owner line 2 as is appears on the broker's records.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 40 characters. 3. Must be AlphaNumeric Data Type.
09	Address 1	Address line 1 as it appears on the customer's statement. The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 40 characters. 3. Must be AlphaNumeric Data Type.
10	Address 2	Address line 2 as it appears on the customer's statement. The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 40 characters. 3. Must be AlphaNumeric Data Type.
11	Address 3	Address line 3 as it appears on the customer's statement. The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 40 characters. 3. Must be AlphaNumeric Data Type.
12	City	Address city as it appears on the customer's statement. The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 20 characters. 3. Must be AlphaNumeric Data Type.
13	State	State postal abbreviation as it appears on the customer's statement. The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 20 characters. 3. Must be AlphaNumeric Data Type. 4. If Country, column 15, is "USA", value must be a valid 2-character US postal code (e.g., FL for Florida, IA for

			Iowa, etc.). If Country, column 15, is not "USA", value must be blank.
14	Zip	Address zip as it appears on the customer's statement (no hyphens). The address information should be for the investor. The broker's address should not be used for all of the investors.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 9 characters. 3. Must be AlphaNumeric Data Type. 4. If Country, column 15, is "USA", value must be Integer, Fixed Length, 5 or 9 characters, or field must be blank.
15	Country	Country code as it appears on the customer's statement.	<ol style="list-style-type: none"> 1. Column cannot be blank. Data is required. 2. Fixed Length of 3 characters. 3. Must be a valid 3-character ISO code for the nation (e.g., USA for United States of America, AIA for Anguilla, etc.).
16	Province	Province as it appears on the customer's statement.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 20 characters. 3. Must be AlphaNumeric Data Type.
17	IRA Code	Code or flag indicating the type of IRA account.	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 1 character. 3. If present, value must be "Y".
18	Principal	Principal balance of the customer's account as of the institution failure date.	<ol style="list-style-type: none"> 1. Column cannot be blank. Data is required. 2. Variable Length but cannot exceed 15 characters with 2 digits of precision. 3. Must be Numeric Data Type.
19	Sub-broker Indicator*	A "Y" (yes) indicates the customer is a broker for others (as opposed to an individual investor). The sub-broker record should only be included if the	<ol style="list-style-type: none"> 1. Column can be blank. 2. Variable Length but cannot exceed 1 character.

	sub-broker's investors are not included in the file. Additional information is provided below.	3. If present, value must be "Y".
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* The sub-tier broker should be included as a sub-broker record in the first-tier broker's submission file only if the sub-tier broker's investors are not included in the first-tier broker's submission file. In this case the sub-broker indicator value should be "Y" on the sub-tier broker's record in the first-tier broker's submission file. If the first-tier broker's submission file contains the sub-tier broker's investors, the sub-tier broker should not be included as a sub-broker in the file, as the sub-tier broker's investors represent the total of the sub-tier broker's investment. In this case the sub-broker indicator value should be blank on all of the investors as they are not sub-brokers. In this instance, including the sub-tier broker's record would be double-counting the sub-tier broker's investment.

19.2.2 Standardization

In this process, the investor file is parsed by individual fields and makes them uniform according to business standards. Tax ID, Customer Name, Customer Address, Account Style, Area standardization rules are applied to the investor file.

19.2.3 Categorization

In this process, rule-based categorization is applied in the same way as mentioned in section 4.3 of this document.

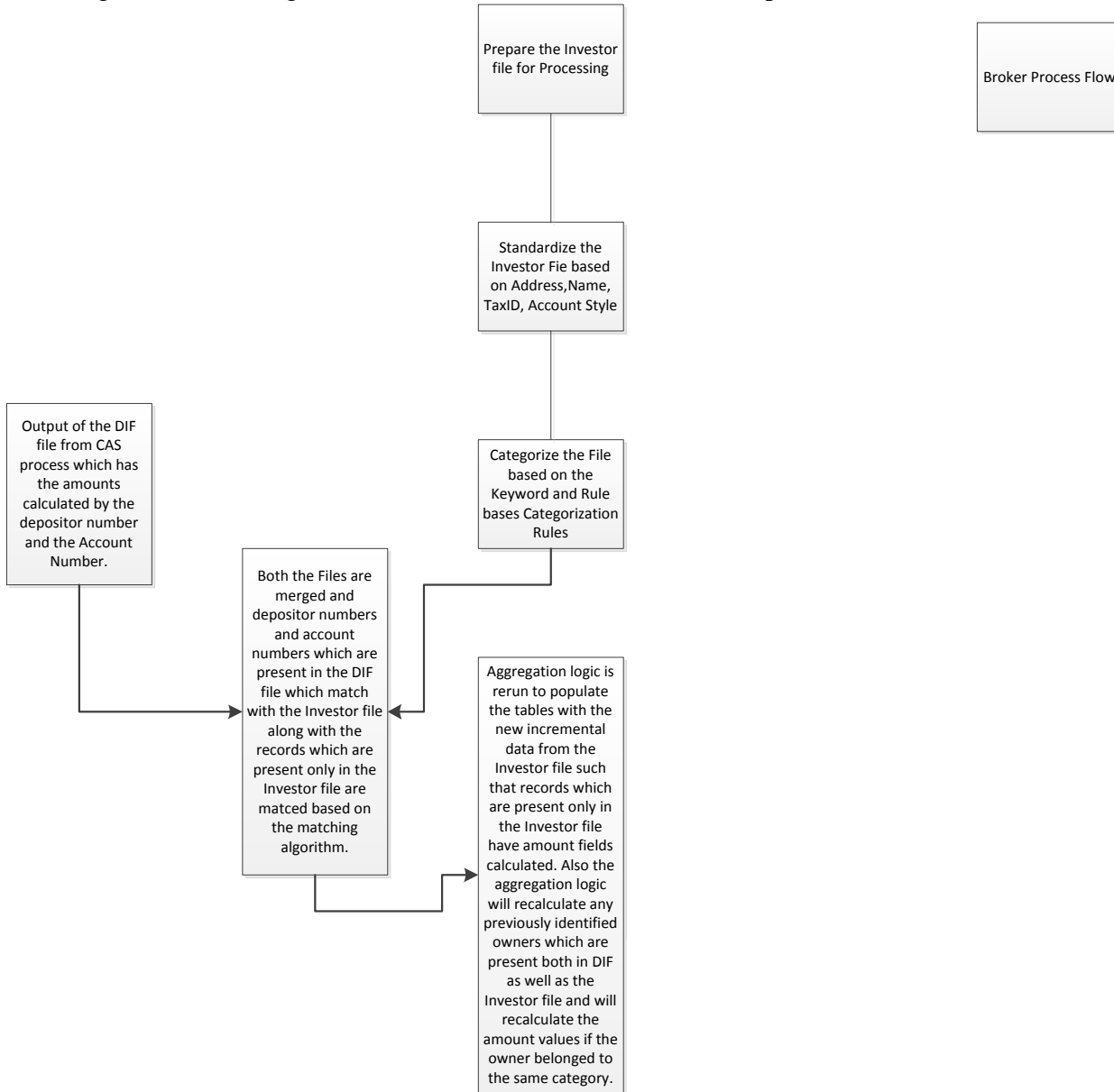
19.2.4 Matching

In this process, both the CAS data (the final aggregation data file) which was created from the DIF file and the output of the investor file from the categorization process are merged together and match rules are applied to the files to check for duplicates, data which matches in both and data which exists only in the investor file. The match records are grouped together and then the resultant data set is passed on to the next process which is aggregation.

19.2.5 Insurance Determination

In the process the tables which contain data for a particular bank are reloaded with the data file created in the previous step. The aggregation algorithm is rerun and the tables are reloaded with the output of the aggregation algorithm which takes into account the data from the CAS data file and the Investor file. If a depositor was present in both the files, and if the categorization process placed the depositor in the same category, then his insurance determination is processed after taking into account data present in the investor file. Thus, the final aggregation tables are reloaded by running the logic through the aggregation algorithm.

This diagram shows a high level overview of the Broker Account process:



20. Appendix A: Keyword Standardization Table

The standardization process takes various representations of the same information and normalizes them to an expected standardized value. Examples are listed here but are not all the possibilities.

Input Value	Standardized Value
<i>LOVING TRUST</i>	<i>LIVING TRUST</i>
<i>LOVING TR</i>	<i>LIVING TRUST</i>
<i>LIVING TRUST</i>	<i>LIVING TRUST</i>

<i>FAMILY TRUST</i>	<i>FAMILY TRUST</i>
<i>FT</i>	<i>FAMILY TRUST</i>

<i>U A DATED</i>	<i>UTD</i>
<i>DATED</i>	<i>UTD</i>

<i>UNIFORM TO MINORS ACT</i>	<i>UTMA</i>
<i>UNIFORM ACT TO MINORS</i>	<i>UTMA</i>
<i>AS CUTMA</i>	<i>UTMA</i>
<i>INUTMA</i>	<i>UTMA</i>
<i>UNIFORM TRANSFER TO MINORS ACT</i>	<i>UTMA</i>

<i>(CUST)</i>	<i>CUSTODIAN</i>
<i>ASCUSTODIAN UNDER THE</i>	<i>CUSTODIAN</i>
<i>CUSTODIAN UNDERUTMA FOR</i>	<i>CUSTODIAN</i>
<i>ACUSTODIAN FOR</i>	<i>CUSTODIAN</i>
<i>ASCUSTODIAN UNDER</i>	<i>CUSTODIAN</i>
<i>CUSTODIANUTMA</i>	<i>CUSTODIAN</i>

<i>AS GUARDIAN</i>	<i>GUARDIAN</i>
<i>GUARDIANSHIP OF</i>	<i>GUARDIAN</i>
<i>GUARDIAN</i>	<i>GUARDIAN</i>
<i>- GUARDIAN</i>	<i>GUARDIAN</i>
<i>GUARDIANSHIP BY</i>	<i>GUARDIAN</i>
<i>GUARDIANSHIP</i>	<i>GUARDIAN</i>

<i>P O D</i>	<i>POD</i>
<i>PAYABLE ON DEATH</i>	<i>POD</i>
<i>PAYABLE UPON DEATH</i>	<i>POD</i>
<i>PAYABLE ON DEATH</i>	<i>POD</i>

Input Value	Standardized Value
<i>PAYABLE-ON-DEATH</i>	<i>POD</i>
<i>PAYABLE - ON – DEATH</i>	<i>POD</i>
<i>PAY ON DEATH</i>	<i>POD</i>
<i>PAY- ON -DEATH</i>	<i>POD</i>
<i>PAY - ON - DEATH</i>	<i>POD</i>
<i>PAID ON DEATH</i>	<i>POD</i>
<i>PAID- ON -DEATH</i>	<i>POD</i>
<i>PAID - ON - DEATH</i>	<i>POD</i>
<i>P O D</i>	<i>POD</i>
<i>P- O -D</i>	<i>POD</i>
<i>P - O - D</i>	<i>POD</i>
<i>P / O / D</i>	<i>POD</i>
<i>P.O.D</i>	<i>POD</i>
<i>POD'S</i>	<i>POD</i>
<i>(POD ACCOUNT)</i>	<i>POD ACCOUNT</i>
<i>PAYABLE ON DEATH TO</i>	<i>POD</i>
<i>DESIGNATED BENEFICIARY</i>	<i>POD</i>
<i>DESIGNATED BENEF</i>	<i>POD</i>

<i>ITF TO</i>	<i>ITF</i>
<i>IN TRUST FOR</i>	<i>ITF</i>
<i>TOTTEN TRUST FOR</i>	<i>TTF</i>
<i>I T F</i>	<i>ITF</i>
<i>I/T/F</i>	<i>ITF</i>
<i>I-T-F</i>	<i>ITF</i>

<i>AN INFANT</i>	<i>AN INFANT</i>
<i>FANT</i>	<i>AN INFANT</i>

<i>U - A - D</i>	<i>UAD</i>
<i>U . A . D</i>	<i>UAD</i>

<i>U / T / D</i>	<i>UTD</i>
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<i>MINOR'S</i>	<i>MINOR</i>
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<i>- MINOR</i>	<i>A MINOR</i>
<i>A MINOR</i>	<i>A MINOR</i>
<i>A MINOR CUTMA</i>	<i>A MINOR</i>

Input Value	Standardized Value
<i>A MINOR UGMA</i>	<i>A MINOR</i>
<i>MINOR UGMA</i>	<i>A MINOR</i>
<i>MINOR UNDER</i>	<i>A MINOR</i>
<i>MINOR UNDER THE</i>	<i>A MINOR</i>
<i>MINOR SUBJECT TO</i>	<i>A MINOR</i>
<i>MINOR UTGMA</i>	<i>A MINOR</i>
<i>MINOR UNDER CUTMA</i>	<i>A MINOR</i>
<i>MINORUTMA</i>	<i>A MINOR</i>
<i>MINOR UFGMA</i>	<i>A MINOR</i>
<i>MINOR OF</i>	<i>A MINOR</i>
<i>MINOR FUGMA</i>	<i>A MINOR</i>
<i>MEMOR</i>	<i>A MINOR</i>
<i>MINOR BY</i>	<i>A MINOR</i>
<i>UNDER UFGMA</i>	<i>A MINOR</i>
<i>UNDER UFTMA</i>	<i>A MINOR</i>

<i>D/B/A</i>	<i>DBA</i>
<i>D / B / A</i>	<i>DBA</i>
<i>D B A</i>	<i>DBA</i>

<i>&/OR</i>	<i>AND/OR</i>
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<i>TRUST AGREEMENT</i>	<i>TRUST</i>
<i>TRUST AGMT</i>	<i>TRUST</i>

<i>REV TRUST</i>	<i>REV TRUST</i>
<i>REVOCABLE TRUST</i>	<i>REV TRUST</i>
<i>REVOCABLE TR</i>	<i>REV TRUST</i>

<i>REVOCABLE FAMILY TRUST</i>	<i>REV LIVING TRUST</i>
<i>REVOCABLE LIVING TRUST</i>	<i>REV LIVING TRUST</i>
<i>REVOCLIVING TRUST</i>	<i>REV LIVING TRUST</i>
<i>REV LIVING TRUST</i>	<i>REV LIVING TRUST</i>

<i>for benefit of</i>	<i>FBO</i>
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<i>IRA</i>	<i>IRA</i>
<i>IRA ACCT</i>	<i>IRA ACCOUNT</i>
<i>IRA ACCOUNT</i>	<i>IRA ACCOUNT</i>

Input Value	Standardized Value
<i>TRADITIONAL IRA</i>	<i>IRA ACCOUNT</i>
<i>IRA TRADITIONAL</i>	<i>IRA ACCOUNT</i>
<i>ROTH IRA</i>	<i>IRA ACCOUNT</i>

<i>MONEY ORDERS</i>	<i>MONEY ORDER</i>
<i>MONEY ORDER</i>	<i>MONEY ORDER</i>

<i>EXPENSE CHECKS</i>	<i>EXPENSE CHECK</i>
<i>EXPENSE CHECK</i>	<i>EXPENSE CHECK</i>

<i>INTEREST CHECKS</i>	<i>INTEREST CHECK</i>
<i>INTEREST CHECK</i>	<i>INTEREST CHECK</i>

<i>CASHIERS CHECKS</i>	<i>CASHIERS CHECK</i>
<i>CASHIERS CHECK</i>	<i>CASHIERS CHECK</i>
<i>CASHIER'S CHECKS</i>	<i>CASHIERS CHECK</i>
<i>CASHIER'S CHECK</i>	<i>CASHIERS CHECK</i>

21. Appendix B: Keywords used in Categorization

The Rank is a single letter that sorts in alphabetical order where ‘A’ is the strongest. For example, if there are two keywords ‘MINISTRY’ and ‘GRANTOR’ in the same Account Title, ‘GRANTOR’ will be stronger because it’s ranking is ‘H’ where ‘MINISTRY’ is ranked ‘M’.

FDIC Keyword	Rank	Category
<i>CLIENT ACCOUNT</i>	<i>A</i>	<i>ESC</i>
<i>CLIENT TRUST</i>	<i>A</i>	<i>ESC</i>
<i>ESCROW</i>	<i>A</i>	<i>ESC</i>
<i>ESCROW AGENT</i>	<i>A</i>	<i>ESC</i>
<i>FIDUCIARY</i>	<i>A</i>	<i>ESC</i>
<i>IOLTA</i>	<i>A</i>	<i>ESC</i>
<i>IOTA</i>	<i>A</i>	<i>ESC</i>
<i>LOAN SERVICING</i>	<i>A</i>	<i>ESC</i>
<i>PATIENT NEEDS ACCOUNT</i>	<i>A</i>	<i>ESC</i>
<i>POOL ACCOUNT</i>	<i>A</i>	<i>ESC</i>
<i>RESERVE FUND</i>	<i>A</i>	<i>ESC</i>
<i>SECURITY DEPOSIT</i>	<i>A</i>	<i>ESC</i>
<i>TRUST ACCOUNT</i>	<i>A</i>	<i>ESC</i>
<i>TRUST ACCT</i>	<i>A</i>	<i>ESC</i>
<i>TRUSTEE FOR</i>	<i>A</i>	<i>ESC</i>
<i>AAF ITSELF AND OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>AAF OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>ACF ITSELF AND OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>ACF OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>ACTING IN VARIOUS FIDUCIARY CAPACITIES</i>	<i>B</i>	<i>BRK</i>
<i>ASCUSTODIAN FOR ITSELF</i>	<i>B</i>	<i>BRK</i>
<i>ASCUSTODIAN FOR OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>AS FIDUCIARY FOR ITSELF</i>	<i>B</i>	<i>BRK</i>
<i>AS FIDUCIARY FOR OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>AS NOMINEE FOR ITSELF</i>	<i>B</i>	<i>BRK</i>
<i>AS NOMINEE FOR OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>CUSIP</i>	<i>B</i>	<i>BRK</i>
<i>FBO ITSELF AND OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>FBO OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>FOR ACCOUNT OF OTHERS</i>	<i>B</i>	<i>BRK</i>
<i>457</i>	<i>C</i>	<i>IRA</i>
<i>INDIVIDUAL RETIREMENT ACCOUNT</i>	<i>C</i>	<i>IRA</i>
<i>IRA</i>	<i>C</i>	<i>IRA</i>
<i>KEOGH</i>	<i>C</i>	<i>IRA</i>

<i>BIA</i>	<i>D</i>	<i>BIA</i>
<i>BUREAU OF INDIAN AFFAIRS</i>	<i>D</i>	<i>BIA</i>
<i>BANK DEPOSIT FINANCIAL ASSISTANCE PROGRAM</i>	<i>E</i>	<i>DOE</i>
<i>BDFAP</i>	<i>E</i>	<i>DOE</i>
<i>DEPARTMENT OF ENERGY</i>	<i>E</i>	<i>DOE</i>
<i>DEPT OF ENERGY</i>	<i>E</i>	<i>DOE</i>
<i>DOE</i>	<i>E</i>	<i>DOE</i>
<i>MBDFAP</i>	<i>E</i>	<i>DOE</i>
<i>DEPOSITORY INSTITUTION AS TRUSTEE</i>	<i>F</i>	<i>DIT</i>
<i>DIT</i>	<i>F</i>	<i>DIT</i>
<i>IRREV</i>	<i>G</i>	<i>IRR</i>
<i>IRREVOC</i>	<i>G</i>	<i>IRR</i>
<i>IRREVOCABLE</i>	<i>G</i>	<i>IRR</i>
<i>INC</i>	<i>H</i>	<i>BUS</i>
<i>ADMINISTRATIVE TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>ANNUITY TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>CHARITABLE LEAD</i>	<i>H</i>	<i>SGL-LIV</i>
<i>CHARITABLE TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>CHILDRENS TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>COTR</i>	<i>H</i>	<i>SGL-LIV</i>
<i>CO-TRSTS</i>	<i>H</i>	<i>SGL-LIV</i>
<i>CO-TRUSTEES</i>	<i>H</i>	<i>SGL-LIV</i>
<i>DATED</i>	<i>H</i>	<i>SGL-LIV</i>
<i>DTD</i>	<i>H</i>	<i>SGL-LIV</i>
<i>EDUCATION TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>FAMILY TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>GRANTOR</i>	<i>H</i>	<i>SGL-LIV</i>
<i>GRANTOR RETAINED</i>	<i>H</i>	<i>SGL-LIV</i>
<i>GRANTOR RETAINED ANNUITY</i>	<i>H</i>	<i>SGL-LIV</i>
<i>INCOME TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>INTER VIVOS</i>	<i>H</i>	<i>SGL-LIV</i>
<i>INTERVIVOS</i>	<i>H</i>	<i>SGL-LIV</i>
<i>LIVING TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>NOMINEE TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>PRESENT INTEREST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>RETAINED ANNUITY TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>REV LIV</i>	<i>H</i>	<i>SGL-LIV</i>
<i>REV TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>REVOC TRUST</i>	<i>H</i>	<i>SGL-LIV</i>
<i>REVOCABLE</i>	<i>H</i>	<i>SGL-LIV</i>

SETTLOR	H	SGL-LIV
SIBLING TRUST	H	SGL-LIV
SPECIAL NEEDS TRUST	H	SGL-LIV
SURVIVORS	H	SGL-LIV
TRUST ESTATE	H	SGL-LIV
UAD	H	SGL-LIV
UTD	H	SGL-LIV
AMBULANCE FUND	J	GOV
AREA SCHOOL DISTRICT	J	GOV
AREA SCHOOLS	J	GOV
ASSESSOR	J	GOV
BOARD OF ED	J	GOV
BOARD OF EDUCATION	J	GOV
BUPERS	J	GOV
C.H.S.D.	J	GOV
C.U.S.D.	J	GOV
CHSD	J	GOV
CITY OF	J	GOV
COLLEGE DISTRICT	J	GOV
COMMUNITY SCHOOLS	J	GOV
COUNTY CLERK	J	GOV
COUNTY OF	J	GOV
COURT CLERK	J	GOV
CUSD	J	GOV
DEPARTMENT OF	J	GOV
DEVELOPMENT AUTHORITY	J	GOV
FIRE & RESCUE	J	GOV
FIRE AND RESCUE	J	GOV
FIRE DEPARTMENT	J	GOV
FIRE DEPT	J	GOV
HOUSING AUTHORITY	J	GOV
IMPROVEMENT DISTRICT	J	GOV
INDEPENDENT SCHOOL DISTRICT	J	GOV
ISD	J	GOV
JUDGE OF PROBATE	J	GOV
MUNICIPALITY	J	GOV
MUNICIPALITY OF	J	GOV
POLICE DEPARTMENT	J	GOV
POLICE DEPT	J	GOV
PROBATE JUDGE	J	GOV

<i>PUBLIC LIBRARY</i>	<i>J</i>	<i>GOV</i>
<i>REDEVELOPMENT AUTHORITY</i>	<i>J</i>	<i>GOV</i>
<i>SANITARY DISTRICT</i>	<i>J</i>	<i>GOV</i>
<i>SEWAGE DISTRICT</i>	<i>J</i>	<i>GOV</i>
<i>SEWER DISTRICT</i>	<i>J</i>	<i>GOV</i>
<i>SCHOOL BOARD</i>	<i>J</i>	<i>GOV</i>
<i>SCHOOL DIST</i>	<i>J</i>	<i>GOV</i>
<i>SCHOOL DISTRICT</i>	<i>J</i>	<i>GOV</i>
<i>STATE COLLEGE</i>	<i>J</i>	<i>GOV</i>
<i>STATE OF</i>	<i>J</i>	<i>GOV</i>
<i>TOWN OF</i>	<i>J</i>	<i>GOV</i>
<i>TOWNSHIP OF</i>	<i>J</i>	<i>GOV</i>
<i>VILLAGE OF</i>	<i>J</i>	<i>GOV</i>
<i>WATER DISTRICT</i>	<i>J</i>	<i>GOV</i>
<i>BOND INTEREST</i>	<i>J</i>	<i>GOV-BND</i>
<i>BOND SERIES</i>	<i>J</i>	<i>GOV-BND</i>
<i>DEBT SERVICE</i>	<i>J</i>	<i>GOV-BND</i>
<i>INVESTOR SERVICES</i>	<i>J</i>	<i>GOV-BND</i>
<i>REV BOND</i>	<i>J</i>	<i>GOV-BND</i>
<i>REV BONDS</i>	<i>J</i>	<i>GOV-BND</i>
<i>REVENUE BOND</i>	<i>J</i>	<i>GOV-BND</i>
<i>REVENUE BONDS</i>	<i>J</i>	<i>GOV-BND</i>
<i>DEPOSIT</i>	<i>J</i>	<i>GOV-ESC</i>
<i>ANNUITY CONTRACT</i>	<i>K</i>	<i>ANC</i>
<i>SELF FUNDED MEDICAL</i>	<i>L</i>	<i>EBP</i>
<i>SEP</i>	<i>L</i>	<i>EBP</i>
<i>MEDICAL INSURANCE PROGRAM</i>	<i>L</i>	<i>EBP</i>
<i>MONEY PURCHASE</i>	<i>L</i>	<i>EBP</i>
<i>MPPP</i>	<i>L</i>	<i>EBP</i>
<i>PENSION PLAN</i>	<i>L</i>	<i>EBP</i>
<i>PENSION TRUST</i>	<i>L</i>	<i>EBP</i>
<i>PLAN & TRUST</i>	<i>L</i>	<i>EBP</i>
<i>PLAN AND TRUST</i>	<i>L</i>	<i>EBP</i>
<i>PROFIT S.P.</i>	<i>L</i>	<i>EBP</i>
<i>PROFIT SHARING</i>	<i>L</i>	<i>EBP</i>
<i>SECTION 125</i>	<i>L</i>	<i>EBP</i>
<i>SELF FUNDED DENTAL</i>	<i>L</i>	<i>EBP</i>
<i>SELF FUNDED HEALTH</i>	<i>L</i>	<i>EBP</i>
<i>SELF FUNDED INSURANCE</i>	<i>L</i>	<i>EBP</i>
<i>CAFETERIA PLAN</i>	<i>L</i>	<i>EBP</i>

<i>DEFERRED COMPENSATION</i>	<i>L</i>	<i>EBP</i>
<i>DEFINED BENEFIT</i>	<i>L</i>	<i>EBP</i>
<i>DEFINED CONTRIBUTION</i>	<i>L</i>	<i>EBP</i>
<i>DISABILITY PLAN</i>	<i>L</i>	<i>EBP</i>
<i>EBP</i>	<i>L</i>	<i>EBP</i>
<i>ESOP</i>	<i>L</i>	<i>EBP</i>
<i>FLEXIBLE SPENDING ACCOUNT</i>	<i>L</i>	<i>EBP</i>
<i>FLEXIBLE BENEFIT</i>	<i>L</i>	<i>EBP</i>
<i>FLEX ACCOUNT</i>	<i>L</i>	<i>EBP</i>
<i>FLEX BENEFIT</i>	<i>L</i>	<i>EBP</i>
<i>HEALTH INSURANCE ACCOUNT</i>	<i>L</i>	<i>EBP</i>
<i>HEALTH INSURANCE TRUST FUND</i>	<i>L</i>	<i>EBP</i>
<i>HEALTH AND WELFARE</i>	<i>L</i>	<i>EBP</i>
<i>MIDDLE SCHOOL</i>	<i>M</i>	<i>BUS</i>
<i>MINISTER</i>	<i>M</i>	<i>BUS</i>
<i>MINISTERIAL</i>	<i>M</i>	<i>BUS</i>
<i>MINISTERS</i>	<i>M</i>	<i>BUS</i>
<i>MINISTRIES</i>	<i>M</i>	<i>BUS</i>
<i>MINISTRY</i>	<i>M</i>	<i>BUS</i>
<i>MISSION</i>	<i>M</i>	<i>BUS</i>
<i>MISSIONARY</i>	<i>M</i>	<i>BUS</i>
<i>MOBILE HOME</i>	<i>M</i>	<i>BUS</i>
<i>MONTESSORI</i>	<i>M</i>	<i>BUS</i>
<i>MORTGAGE</i>	<i>M</i>	<i>BUS</i>
<i>MOSQUE</i>	<i>M</i>	<i>BUS</i>
<i>MOTEL</i>	<i>M</i>	<i>BUS</i>
<i>MOTORS</i>	<i>M</i>	<i>BUS</i>
<i>MUJERES</i>	<i>M</i>	<i>BUS</i>
<i>MUSEUM</i>	<i>M</i>	<i>BUS</i>
<i>MUTUAL</i>	<i>M</i>	<i>BUS</i>
<i>N.A.</i>	<i>M</i>	<i>BUS</i>
<i>N.V.</i>	<i>M</i>	<i>BUS</i>
<i>NAACP</i>	<i>M</i>	<i>BUS</i>
<i>NACIONAL</i>	<i>M</i>	<i>BUS</i>
<i>NATIONAL</i>	<i>M</i>	<i>BUS</i>
<i>NATIONAL BANK</i>	<i>M</i>	<i>BUS</i>
<i>NB</i>	<i>M</i>	<i>BUS</i>
<i>NEIGHBORHOOD</i>	<i>M</i>	<i>BUS</i>
<i>NETWORK</i>	<i>M</i>	<i>BUS</i>
<i>NON-PROFIT</i>	<i>M</i>	<i>BUS</i>

NORTHEAST	M	BUS
NORTHSIDE	M	BUS
NORTHWEST	M	BUS
NURSERY	M	BUS
NURSING	M	BUS
OFFICE	M	BUS
OFFICERS	M	BUS
OFFICES	M	BUS
OLD REPUBLIC TITLE	M	BUS
OPERATING	M	BUS
OPERATORS	M	BUS
ORCHESTRA	M	BUS
FACULTY	M	BUS
FARMERS	M	BUS
FARMING	M	BUS
FARMS	M	BUS
FCU	M	BUS
FEDERAL	M	BUS
FEDERATION	M	BUS
FELLOWSHIP	M	BUS
FESTIVAL	M	BUS
FFA	M	BUS
FIDELITY TITLE	M	BUS
FINANCE	M	BUS
FINANCIAL	M	BUS
FIRM	M	BUS
FIRST AMERICAN TITLE	M	BUS
FNB	M	BUS
FOOTBALL	M	BUS
FOREIGN	M	BUS
FORUM	M	BUS
FOUNDATION	M	BUS
FRATERNAL	M	BUS
FRATERNITY	M	BUS
FREE ZONE	M	BUS
FREIGHT	M	BUS
FRIENDS OF	M	BUS
FS & LA	M	BUS
FSB	M	BUS
ORDER	M	BUS

ORGANIZATION	M	BUS
ORTHODOX	M	BUS
OWNERS	M	BUS
P A	M	BUS
P.A.	M	BUS
P.C.	M	BUS
P.L.L.C.	M	BUS
P.T.A.	M	BUS
P.T.O.	M	BUS
PA	M	BUS
PARISHES	M	BUS
PARTNERS	M	BUS
PARTNERSHIP	M	BUS
PARTY	M	BUS
PAWN	M	BUS
PAYROLL	M	BUS
PEDIATRIC	M	BUS
PENTECOSTAL	M	BUS
PHARMACEUTICAL	M	BUS
PHARMACY	M	BUS
PHASE	M	BUS
PLLC	M	BUS
PLUMBING	M	BUS
POLISH	M	BUS
POLITICAL	M	BUS
POOLS	M	BUS
PRESBYTERIAN	M	BUS
PREVENTION	M	BUS
PRINTING	M	BUS
PROCESSING	M	BUS
PRODUCTION	M	BUS
PRODUCTIONS	M	BUS
PRODUCTS	M	BUS
PROFESSIONAL	M	BUS
PROFESSIONAL ASSOCIATION	M	BUS
PROFESSIONAL CORPORATION	M	BUS
PROFESSIONALS	M	BUS
PROGRAM	M	BUS
PROGRAMS	M	BUS
PROJECT	M	BUS

PROJECTS	M	BUS
PROPERTIES	M	BUS
PROPERTY	M	BUS
PROTESTANT	M	BUS
PTA	M	BUS
PTO	M	BUS
PUBLICATIONS	M	BUS
PUBLISHING	M	BUS
R.E.I.T.	M	BUS
RABBINICAL	M	BUS
REAL ESTATE	M	BUS
REALTY	M	BUS
REALTY TRUST	M	BUS
RECREATION	M	BUS
RECREATIONAL	M	BUS
RECYCLING	M	BUS
RED CROSS	M	BUS
REDEVELOPMENT	M	BUS
REFRIGERATION	M	BUS
REGION	M	BUS
REGIONAL	M	BUS
REHAB	M	BUS
REINSURANCE	M	BUS
RELIEF	M	BUS
RELIGION	M	BUS
RENTAL	M	BUS
RENTALS	M	BUS
REPUBLICAN	M	BUS
RESALES	M	BUS
RESEARCH	M	BUS
RESERVATION	M	BUS
RESERVE	M	BUS
RESIDENTIAL	M	BUS
RESIDENTS	M	BUS
RESIDUAL	M	BUS
RESORT	M	BUS
RESORTS	M	BUS
RESOURCE	M	BUS
RESOURCES	M	BUS
RESTAURANT	M	BUS

RETAIL	M	BUS
RETAILERS	M	BUS
REUNION	M	BUS
ROOFING	M	BUS
ROTARY	M	BUS
S & L	M	BUS
S.A.	M	BUS
S A	M	BUS
SA	M	BUS
SATELLITE	M	BUS
SAVING	M	BUS
SAVINGS	M	BUS
SCHOLARS	M	BUS
SCHOLARSHIP	M	BUS
SCHOOL ACTIVITIES	M	BUS
SCHOOL ACTIVITY	M	BUS
SCHOOL AND CLUB	M	BUS
SCHOOL AND EXTRA CURRICULAR	M	BUS
SCOUTS	M	BUS
SECU	M	BUS
SECURITIES	M	BUS
SECURITY	M	BUS
SENATE	M	BUS
SENIOR CITIZEN	M	BUS
SENIOR CITIZENS	M	BUS
SENIORS	M	BUS
SERVICES	M	BUS
SERVICIOS	M	BUS
SHIPPING	M	BUS
SHOES	M	BUS
SHOP	M	BUS
SHOPPING	M	BUS
SHOPS	M	BUS
SHRINE	M	BUS
SINAI	M	BUS
SISTERHOOD	M	BUS
SISTERS OF	M	BUS
SOCCER	M	BUS
SOCIAL	M	BUS
SOCIAL FUND	M	BUS

<i>SOCIEDAD</i>	<i>M</i>	<i>BUS</i>
<i>SOCIETY</i>	<i>M</i>	<i>BUS</i>
<i>SOFTBALL</i>	<i>M</i>	<i>BUS</i>
<i>SOLUTIONS</i>	<i>M</i>	<i>BUS</i>
<i>SONS OF</i>	<i>M</i>	<i>BUS</i>
<i>SORORITY</i>	<i>M</i>	<i>BUS</i>
<i>SOUTHEAST</i>	<i>M</i>	<i>BUS</i>
<i>SOUTHSIDE</i>	<i>M</i>	<i>BUS</i>
<i>SOUTHWEST</i>	<i>M</i>	<i>BUS</i>
<i>SPANISH</i>	<i>M</i>	<i>BUS</i>
<i>SPORTS</i>	<i>M</i>	<i>BUS</i>
<i>STATION</i>	<i>M</i>	<i>BUS</i>
<i>STORAGE</i>	<i>M</i>	<i>BUS</i>
<i>STUDENT</i>	<i>M</i>	<i>BUS</i>
<i>STUDENT ACTIVITY FUND</i>	<i>M</i>	<i>BUS</i>
<i>STUDENTS</i>	<i>M</i>	<i>BUS</i>
<i>STUDIO</i>	<i>M</i>	<i>BUS</i>
<i>SUBDIVISION</i>	<i>M</i>	<i>BUS</i>
<i>SUPPLIES</i>	<i>M</i>	<i>BUS</i>
<i>SUPPLY</i>	<i>M</i>	<i>BUS</i>
<i>SURVEYING</i>	<i>M</i>	<i>BUS</i>
<i>SYMPHONY</i>	<i>M</i>	<i>BUS</i>
<i>SYNAGOGUE</i>	<i>M</i>	<i>BUS</i>
<i>SYSTEM</i>	<i>M</i>	<i>BUS</i>
<i>SYSTEMS</i>	<i>M</i>	<i>BUS</i>
<i>TABERNACLE</i>	<i>M</i>	<i>BUS</i>
<i>TAX</i>	<i>M</i>	<i>BUS</i>
<i>TEACHER</i>	<i>M</i>	<i>BUS</i>
<i>TEACHERS</i>	<i>M</i>	<i>BUS</i>
<i>TECH</i>	<i>M</i>	<i>BUS</i>
<i>TECHNICAL</i>	<i>M</i>	<i>BUS</i>
<i>TECHNICIANS</i>	<i>M</i>	<i>BUS</i>
<i>TECHNOLOGIES</i>	<i>M</i>	<i>BUS</i>
<i>TECHNOLOGY</i>	<i>M</i>	<i>BUS</i>
<i>TECHNOLOGY SCHOOL</i>	<i>M</i>	<i>BUS</i>
<i>TELECOMMUNICATION</i>	<i>M</i>	<i>BUS</i>
<i>TELECOMMUNICATIONS</i>	<i>M</i>	<i>BUS</i>
<i>TELEPHONE</i>	<i>M</i>	<i>BUS</i>
<i>TELESYSTEMS</i>	<i>M</i>	<i>BUS</i>
<i>TELEVISION</i>	<i>M</i>	<i>BUS</i>

TEMPLE BETH	M	BUS
TEMPLE CHURCH	M	BUS
TEMPLE ISRAEL	M	BUS
TEMPLE OF	M	BUS
TERRACE	M	BUS
THEATER	M	BUS
THEATRE	M	BUS
THEATRICAL	M	BUS
TICOR TITLE	M	BUS
TIMESHARE	M	BUS
TIRE	M	BUS
TITLE	M	BUS
TOOL	M	BUS
TOOLS	M	BUS
TOPS	M	BUS
TOUR	M	BUS
TOURS	M	BUS
TOWING	M	BUS
TOWNHOME	M	BUS
TOWNHOMES	M	BUS
TOWNHOUSE	M	BUS
TOWNHOUSES	M	BUS
TRACT	M	BUS
TRADE	M	BUS
TRADES	M	BUS
ASSC	M	BUS
ASSOC	M	BUS
ASSOC.	M	BUS
ASSOCIATED	M	BUS
ASSOCIATES	M	BUS
ASSOCIATION	M	BUS
ASSOCIATIONS	M	BUS
ATHLETIC	M	BUS
ATTORNEY AT LAW	M	BUS
ATTORNEYS	M	BUS
AUTO	M	BUS
AUX	M	BUS
AUXILIARY	M	BUS
AVENUE	M	BUS
BANC	M	BUS

BANCO	M	BUS
BANCORP	M	BUS
BANK	M	BUS
BANKERS	M	BUS
BAPTIST	M	BUS
BASEBALL	M	BUS
BASKETBALL	M	BUS
BENEFIT CONSULTANTS	M	BUS
BENEVOLENT	M	BUS
BIOMEDICAL	M	BUS
BLDG	M	BUS
BOOSTERS	M	BUS
BOY SCOUT	M	BUS
BOY SCOUTS	M	BUS
BROTHERHOOD	M	BUS
BUILDING	M	BUS
BUREAU	M	BUS
BUSINESS	M	BUS
C.A.	M	BUS
C.U.	M	BUS
CAMBIO	M	BUS
CAMPAIGN	M	BUS
CAPITAL	M	BUS
CATHOLIC	M	BUS
CCU	M	BUS
CEMETARY	M	BUS
CEMETERY	M	BUS
CENTERS	M	BUS
CENTRAL	M	BUS
CENTRE	M	BUS
CERTIFIED	M	BUS
CHAMBER	M	BUS
CHAPTER	M	BUS
CHAPTERS	M	BUS
CHARITABLE	M	BUS
CHARITIES	M	BUS
CHARITY	M	BUS
CHICAGO TITLE	M	BUS
CHINESE	M	BUS
CHIROPRACTIC	M	BUS

CHOIR	M	BUS
CHRISTIAN CHURCH	M	BUS
CHURCH OF	M	BUS
CHURCH OF CHRIST	M	BUS
CHURCHES	M	BUS
CITIZEN	M	BUS
CITIZENS	M	BUS
CIVIC	M	BUS
CLASS OF	M	BUS
CLEANERS	M	BUS
CLINIC	M	BUS
CLUB	M	BUS
CO	M	BUS
CO.	M	BUS
COALITION	M	BUS
COLLEGE	M	BUS
COMERCIO	M	BUS
COMMERCIAL	M	BUS
COMMISSION	M	BUS
COMMITTEE	M	BUS
COMMUNICATION	M	BUS
COMMUNICATIONS	M	BUS
COMMUNITIES	M	BUS
COMMUNITY	M	BUS
COMPANIA	M	BUS
COMPANIES	M	BUS
COMPANY	M	BUS
CONCRETE	M	BUS
CONDO	M	BUS
CONDOMINIUM	M	BUS
CONFERENCE	M	BUS
CONGREGATION	M	BUS
CONGRESS	M	BUS
CONSORCIO	M	BUS
CONSTRUCTION	M	BUS
CONSULTANTS	M	BUS
CONSULTING	M	BUS
CONTRACTING	M	BUS
CONVENTION	M	BUS
CO-OP	M	BUS

COOPERATIVE	M	BUS
CORP	M	BUS
CORP.	M	BUS
CORPORACION	M	BUS
CORPORATE	M	BUS
CORPORATION	M	BUS
COUNCIL FOR	M	BUS
COUNCIL OF	M	BUS
CREDIT	M	BUS
CREDIT UNION	M	BUS
CREDITO	M	BUS
CU	M	BUS
CUB SCOUT	M	BUS
CUB SCOUTS	M	BUS
DAUGHTERS OF	M	BUS
DEMOCRATIC	M	BUS
DEVELOPMENT	M	BUS
DIOCESE	M	BUS
DISTRIBUTING	M	BUS
DISTRIBUTION	M	BUS
DISTRIBUTORS	M	BUS
DRIVE-IN	M	BUS
EASTSIDE	M	BUS
ECU	M	BUS
EDUCATION	M	BUS
EDUCATIONAL	M	BUS
EFCU	M	BUS
ELDERLY	M	BUS
ELECTRICAL	M	BUS
ELEMENTARY SCHOOL	M	BUS
EMPLOYEES	M	BUS
EMPLOYMENT	M	BUS
ENDOWMENT	M	BUS
ENGINEERING	M	BUS
ENGINEERS	M	BUS
ENTERPRISE	M	BUS
CHARTERED	M	BUS
ENTERPRISES	M	BUS
ENTERTAINMENT	M	BUS
EPISCOPAL	M	BUS

<i>EQUIPMENT</i>	<i>M</i>	<i>BUS</i>
<i>EQUITY</i>	<i>M</i>	<i>BUS</i>
<i>ESTATES</i>	<i>M</i>	<i>BUS</i>
<i>EVANGELICAL</i>	<i>M</i>	<i>BUS</i>
<i>EXCAVATING</i>	<i>M</i>	<i>BUS</i>
<i>EXECUTIVE</i>	<i>M</i>	<i>BUS</i>
<i>EXPENSE</i>	<i>M</i>	<i>BUS</i>
<i>EXPLORATION</i>	<i>M</i>	<i>BUS</i>
<i>EXPO</i>	<i>M</i>	<i>BUS</i>
<i>EXPORT</i>	<i>M</i>	<i>BUS</i>
<i>F C U</i>	<i>M</i>	<i>BUS</i>
<i>F.C.U.</i>	<i>M</i>	<i>BUS</i>
<i>FACTORY</i>	<i>M</i>	<i>BUS</i>
<i>TRADE SCHOOL</i>	<i>M</i>	<i>BUS</i>
<i>TRADING</i>	<i>M</i>	<i>BUS</i>
<i>TRAFFIC</i>	<i>M</i>	<i>BUS</i>
<i>TRAINING</i>	<i>M</i>	<i>BUS</i>
<i>TRANSFER AND STORAGE</i>	<i>M</i>	<i>BUS</i>
<i>TRATTORIA</i>	<i>M</i>	<i>BUS</i>
<i>TRAVEL</i>	<i>M</i>	<i>BUS</i>
<i>TRINITY</i>	<i>M</i>	<i>BUS</i>
<i>TRUCK</i>	<i>M</i>	<i>BUS</i>
<i>TRUCKING</i>	<i>M</i>	<i>BUS</i>
<i>TRUCKS</i>	<i>M</i>	<i>BUS</i>
<i>TV</i>	<i>M</i>	<i>BUS</i>
<i>UNDERWRITERS</i>	<i>M</i>	<i>BUS</i>
<i>UNINCORPORATED ASSOCIATION</i>	<i>M</i>	<i>BUS</i>
<i>UNION</i>	<i>M</i>	<i>BUS</i>
<i>UNIT</i>	<i>M</i>	<i>BUS</i>
<i>UNITARIAN</i>	<i>M</i>	<i>BUS</i>
<i>UNITED</i>	<i>M</i>	<i>BUS</i>
<i>UNIVERSAL</i>	<i>M</i>	<i>BUS</i>
<i>UNIVERSALISTS</i>	<i>M</i>	<i>BUS</i>
<i>UNIVERSITY</i>	<i>M</i>	<i>BUS</i>
<i>UNLIMITED</i>	<i>M</i>	<i>BUS</i>
<i>UTILITIES</i>	<i>M</i>	<i>BUS</i>
<i>VACATION</i>	<i>M</i>	<i>BUS</i>
<i>VACATIONS</i>	<i>M</i>	<i>BUS</i>
<i>VENDING</i>	<i>M</i>	<i>BUS</i>
<i>VENTURE</i>	<i>M</i>	<i>BUS</i>

VENTURES	M	BUS
VETERANS	M	BUS
VFW	M	BUS
VIDEO	M	BUS
VILLAS	M	BUS
VOLLEYBALL	M	BUS
VOLUNTEER	M	BUS
WAREHOUSE	M	BUS
WAREHOUSING	M	BUS
WESTSIDE	M	BUS
WHOLESALE	M	BUS
WHOLESALEERS	M	BUS
WOMEN	M	BUS
WOMENS	M	BUS
WORKER	M	BUS
WORKERS	M	BUS
WORLD	M	BUS
YESHIVA	M	BUS
YOUTH	M	BUS
& SON	M	BUS
& SONS	M	BUS
.COM	M	BUS
.NET	M	BUS
.ORG	M	BUS
4H	M	BUS
ACADEMY	M	BUS
ACCOUNTANTS	M	BUS
ADMINISTRATIVE	M	BUS
ADULT	M	BUS
ADVENTIST	M	BUS
ADVERTISING	M	BUS
ADVISORS	M	BUS
ADVISORY	M	BUS
AERO	M	BUS
AFFAIRS	M	BUS
AFLCIO	M	BUS
AFL-CIO	M	BUS
AFRICAN	M	BUS
AGENCIA	M	BUS
AGENCY	M	BUS

AGENTE	M	BUS
AGENTS	M	BUS
ALLIANCE	M	BUS
ALUMNAE	M	BUS
ALUMNI	M	BUS
AME	M	BUS
AMERICAN	M	BUS
AMERICAN TITLE	M	BUS
AND SON	M	BUS
AND SONS	M	BUS
APARTMENT	M	BUS
APARTMENTS	M	BUS
APOSTOLIC	M	BUS
APPLIANCE	M	BUS
APT	M	BUS
APTS	M	BUS
ASSEMBLY	M	BUS
ASSN	M	BUS
ASSN.	M	BUS
FUND	M	BUS
FUNDS	M	BUS
FUNERAL	M	BUS
FURNITURE	M	BUS
GALLERY	M	BUS
GARDENS	M	BUS
GENERAL ACCOUNT	M	BUS
GERIATRIC	M	BUS
GERMAN	M	BUS
GIRL SCOUT	M	BUS
GIRL SCOUTS	M	BUS
GLOBAL	M	BUS
GOD	M	BUS
GOOD SAMARITAN	M	BUS
GOSPEL	M	BUS
GREATER	M	BUS
GROCERY	M	BUS
GROUP	M	BUS
GUARANTY TITLE	M	BUS
GUILD	M	BUS
GYMNASTICS	M	BUS

<i>HARDWARE</i>	<i>M</i>	<i>BUS</i>
<i>HARVEST</i>	<i>M</i>	<i>BUS</i>
<i>HEAD START</i>	<i>M</i>	<i>BUS</i>
<i>HEALTH</i>	<i>M</i>	<i>BUS</i>
<i>HEATING</i>	<i>M</i>	<i>BUS</i>
<i>HEBREW</i>	<i>M</i>	<i>BUS</i>
<i>HIGH SCHOOL</i>	<i>M</i>	<i>BUS</i>
<i>HISTORICAL</i>	<i>M</i>	<i>BUS</i>
<i>HOA</i>	<i>M</i>	<i>BUS</i>
<i>HOCKEY</i>	<i>M</i>	<i>BUS</i>
<i>HOMEOWNERS</i>	<i>M</i>	<i>BUS</i>
<i>HOSPICE</i>	<i>M</i>	<i>BUS</i>
<i>HOSPITAL</i>	<i>M</i>	<i>BUS</i>
<i>HOSPITALS</i>	<i>M</i>	<i>BUS</i>
<i>HOTEL</i>	<i>M</i>	<i>BUS</i>
<i>HOUSE OF</i>	<i>M</i>	<i>BUS</i>
<i>HOUSING</i>	<i>M</i>	<i>BUS</i>
<i>IBEW</i>	<i>M</i>	<i>BUS</i>
<i>IGLESIA</i>	<i>M</i>	<i>BUS</i>
<i>IMPORT</i>	<i>M</i>	<i>BUS</i>
<i>IMPROVEMENT</i>	<i>M</i>	<i>BUS</i>
<i>INC.</i>	<i>M</i>	<i>BUS</i>
<i>INCORP</i>	<i>M</i>	<i>BUS</i>
<i>INCORPORATED</i>	<i>M</i>	<i>BUS</i>
<i>INDEPENDENT</i>	<i>M</i>	<i>BUS</i>
<i>INDUSTRIAL</i>	<i>M</i>	<i>BUS</i>
<i>INDUSTRIES</i>	<i>M</i>	<i>BUS</i>
<i>INDUSTRY</i>	<i>M</i>	<i>BUS</i>
<i>INN</i>	<i>M</i>	<i>BUS</i>
<i>INSTITUTE</i>	<i>M</i>	<i>BUS</i>
<i>INSTITUTIONAL</i>	<i>M</i>	<i>BUS</i>
<i>INSURANCE</i>	<i>M</i>	<i>BUS</i>
<i>INSURANCE TRUST</i>	<i>M</i>	<i>BUS</i>
<i>INTERBANK</i>	<i>M</i>	<i>BUS</i>
<i>INTERNATIONAL</i>	<i>M</i>	<i>BUS</i>
<i>INVERSIONES</i>	<i>M</i>	<i>BUS</i>
<i>INVESTMENT</i>	<i>M</i>	<i>BUS</i>
<i>INVESTMENTS</i>	<i>M</i>	<i>BUS</i>
<i>INVESTORS</i>	<i>M</i>	<i>BUS</i>
<i>IRISH</i>	<i>M</i>	<i>BUS</i>

ISLAMIC	M	BUS
ITALIAN	M	BUS
JAPANESE	M	BUS
JAYCEES	M	BUS
JEHOVAHS	M	BUS
JEWISH	M	BUS
JOINT VENTURE	M	BUS
JUNIOR HIGH SCHOOL	M	BUS
J.V.	M	BUS
JV	M	BUS
KIWANIS	M	BUS
KNIGHTS OF	M	BUS
L L C	M	BUS
L.P.	M	BUS
LADIES	M	BUS
LADY OF	M	BUS
LAWYERS	M	BUS
LAWYERS TITLE	M	BUS
LC	M	BUS
LEAGUE	M	BUS
LEAGUES	M	BUS
LEASING	M	BUS
LEGAL	M	BUS
LEGION	M	BUS
LENDING	M	BUS
LIMITED	M	BUS
LIQUIDATING TRUST	M	BUS
LIQUOR	M	BUS
LIQUORS	M	BUS
LLC	M	BUS
LLP	M	BUS
LOAN	M	BUS
LOCAL UNION	M	BUS
LOCAL	M	BUS
LOTTERY	M	BUS
LP	M	BUS
LTD	M	BUS
LTDA	M	BUS
LUTHERAN	M	BUS
MANAGEMENT	M	BUS

MANAGEMENT TRUST	M	BUS
MANAGERS	M	BUS
MANUFACTURAS	M	BUS
MANUFACTURING	M	BUS
MARKET	M	BUS
MARKETING	M	BUS
MASONIC	M	BUS
MASONRY	M	BUS
MEDICAL	M	BUS
MEMORIAL	M	BUS
MEN	M	BUS
MENS	M	BUS
MENTAL	M	BUS
METHODIST	M	BUS
METROPOLITAN	M	BUS
MEXICAN	M	BUS
MFG	M	BUS
MGMT	M	BUS
MGT	M	BUS
ACTIVITY FUND	M	BUS
BANCONTROL	M	BUS-BKO
CASHIERS CHECK	M	BUS-BKO
CASHIER'S CHECK	M	BUS-BKO
CASHIERS CHECKS	M	BUS-BKO
CASHIER'S CHECKS	M	BUS-BKO
CREDIT LIFE	M	BUS-BKO
EXPENSE CHECK	M	BUS-BKO
EXPENSE CHECKS	M	BUS-BKO
INTEREST CHECK	M	BUS-BKO
INTEREST CHECKS	M	BUS-BKO
MONEY ORDER	M	BUS-BKO
MONEY ORDERS	M	BUS-BKO
SAFE DEPOSIT	M	BUS-BKO
TAX & LOAN	M	BUS-BKO
TAX AND LOAN	M	BUS-BKO
TT&L	M	BUS-BKO
WIRE ACCOUNT	M	BUS-BKO
INTERNATIONAL BANKING FACILITY	M	BUS-IBF
IBF	M	BUS-IBF
ENTIRETY	N	JNT

<i>JOINT TENANTS</i>	<i>N</i>	<i>JNT</i>
<i>JTWROS</i>	<i>N</i>	<i>JNT</i>
<i>SURVIVORSHIP</i>	<i>N</i>	<i>JNT</i>
<i>TENANTS IN COMMON</i>	<i>N</i>	<i>JNT</i>
<i>WROS</i>	<i>N</i>	<i>JNT</i>
<i>Y/O</i>	<i>N</i>	<i>JNT</i>
<i>A MINOR</i>	<i>P</i>	<i>SGL</i>
<i>CONSERVATOR</i>	<i>P</i>	<i>SGL</i>
<i>CONSERVATORSHIP</i>	<i>P</i>	<i>SGL</i>
<i>CONSERVATRIX</i>	<i>P</i>	<i>SGL</i>
<i>CONSULTANT</i>	<i>P</i>	<i>SGL</i>
<i>CUSTODIAN</i>	<i>P</i>	<i>SGL</i>
<i>DBA</i>	<i>P</i>	<i>SGL</i>
<i>DOING BUSINESS AS</i>	<i>P</i>	<i>SGL</i>
<i>ESTATE</i>	<i>P</i>	<i>SGL</i>
<i>EXECUTOR</i>	<i>P</i>	<i>SGL</i>
<i>EXECUTRIX</i>	<i>P</i>	<i>SGL</i>
<i>FBO</i>	<i>P</i>	<i>SGL</i>
<i>GUARDIAN</i>	<i>P</i>	<i>SGL</i>
<i>GUARDIANS</i>	<i>P</i>	<i>SGL</i>
<i>GUARDIANSHIP</i>	<i>P</i>	<i>SGL</i>
<i>INFANT</i>	<i>P</i>	<i>SGL</i>
<i>POA</i>	<i>P</i>	<i>SGL</i>
<i>POWER OF ATTORNEY</i>	<i>P</i>	<i>SGL</i>
<i>PRE NEED</i>	<i>P</i>	<i>SGL</i>
<i>PROPRIETORSHIP</i>	<i>P</i>	<i>SGL</i>
<i>SOLE OWNER</i>	<i>P</i>	<i>SGL</i>
<i>SOLE PROPIETOR</i>	<i>P</i>	<i>SGL</i>
<i>TRANSFER TO MINORS</i>	<i>P</i>	<i>SGL</i>
<i>UGMA</i>	<i>P</i>	<i>SGL</i>
<i>UGTMA</i>	<i>P</i>	<i>SGL</i>
<i>UNIFORM TRANSFER TO MINORS ACT</i>	<i>P</i>	<i>SGL</i>
<i>UTMA</i>	<i>P</i>	<i>SGL</i>
<i>UNIFORM GIFT TO MINORS ACT</i>	<i>P</i>	<i>SGL</i>
<i>MINOR</i>	<i>P</i>	<i>SGL</i>
<i>AS TRUSTEE FOR</i>	<i>P</i>	<i>SGL-ITF</i>
<i>ATF</i>	<i>P</i>	<i>SGL-ITF</i>
<i>BENEFICIARIES</i>	<i>P</i>	<i>SGL-ITF</i>
<i>BENEFICIARY</i>	<i>P</i>	<i>SGL-ITF</i>
<i>BENEFICIARY TRUST</i>	<i>P</i>	<i>SGL-ITF</i>

<i>I/T/F</i>	<i>P</i>	<i>SGL-ITF</i>
<i>IN TRUST FOR</i>	<i>P</i>	<i>SGL-ITF</i>
<i>ITF</i>	<i>P</i>	<i>SGL-ITF</i>
<i>ITF:</i>	<i>P</i>	<i>SGL-ITF</i>
<i>P O D</i>	<i>P</i>	<i>SGL-ITF</i>
<i>P/O/D</i>	<i>P</i>	<i>SGL-ITF</i>
<i>PAYABLE ON DEATH</i>	<i>P</i>	<i>SGL-ITF</i>
<i>POD</i>	<i>P</i>	<i>SGL-ITF</i>
<i>POD:</i>	<i>P</i>	<i>SGL-ITF</i>
<i>SOLE TRUSTEE</i>	<i>P</i>	<i>SGL-ITF</i>
<i>TRUSTEE</i>	<i>P</i>	<i>SGL-ITF</i>
<i>TRUSTEES</i>	<i>P</i>	<i>SGL-ITF</i>
<i>TTEE</i>	<i>P</i>	<i>SGL-ITF</i>
<i>TTEES</i>	<i>P</i>	<i>SGL-ITF</i>
<i>TRUST</i>	<i>P</i>	<i>SGL-LIV</i>
<i>&</i>	<i>R</i>	<i>JNT</i>
<i>&/OR</i>	<i>R</i>	<i>JNT</i>
<i>AND</i>	<i>R</i>	<i>JNT</i>
<i>AND/OR</i>	<i>R</i>	<i>JNT</i>
<i>OR</i>	<i>R</i>	<i>JNT</i>

Appendix G – FDIC Ownership Right and Capacity (ORC) Keywords

The following information is included for reference only. The material contained herein was developed for FDIC internal purposes not related to Part 370 and is not intended to impose or suggest any new requirements. Please disregard any request for comment, reports or other requirements contained in this appendix.

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"ADMINISTRATIVE"	30	"BUS"	"ADMINISTRATIVE"
"ADULT"	30	"BUS"	"ADULT"
"ADVENTIST"	30	"BUS"	"ADVENTIST"
"ADVERTISING"	30	"BUS"	"ADVERTISING"
"ADVISORS"	30	"BUS"	"ADVISORS"
"ADVISORY"	30	"BUS"	"ADVISORY"
"AERO"	30	"BUS"	"AERO"
"AFFAIRS"	30	"BUS"	"AFFAIRS"
"AFLCIO"	30	"BUS"	"AFLCIO"
"AFL-CIO"	30	"BUS"	"AFL-CIO"
"AFRICAN"	30	"BUS"	"AFRICAN"
"AGENCIA"	30	"BUS"	"AGENCIA"
"AGENCY"	30	"BUS"	"AGENCY"
"AGENTE"	30	"BUS"	"AGENTE"
"AGENTS"	30	"BUS"	"AGENTS"
"ALLIANCE"	30	"BUS"	"ALLIANCE"
"ALUMNAE"	30	"BUS"	"ALUMNAE"
"ALUMNI"	30	"BUS"	"ALUMNI"
"AME"	30	"BUS"	"AME"
"AMERICAN"	30	"BUS"	"AMERICAN"
"AMERICAN TITLE"	30	"BUS"	"AMERICAN TITLE"
"AND SON"	30	"BUS"	"AND SON"
"AND SONS"	30	"BUS"	"AND SONS"
"APARTMENT"	30	"BUS"	"APARTMENT"
"APARTMENTS"	30	"BUS"	"APARTMENTS"
"APOSTOLIC"	30	"BUS"	"APOSTOLIC"
"APPLIANCE"	30	"BUS"	"APPLIANCE"
"APT"	30	"BUS"	"APT"
"APTS"	30	"BUS"	"APTS"
"ASSEMBLY"	30	"BUS"	"ASSEMBLY"
"ASSN"	30	"BUS"	"ASSN"
"ASSN."	30	"BUS"	"ASSN."
"FUND"	30	"BUS"	"FUND"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"FUNDS"	30	"BUS"	"FUNDS"
"FUNERAL"	30	"BUS"	"FUNERAL"
"FURNITURE"	30	"BUS"	"FURNITURE"
"GALLERY"	30	"BUS"	"GALLERY"
"GARDENS"	30	"BUS"	"GARDENS"
"GENERAL ACCOUNT"	30	"BUS"	"GENERAL ACCOUNT"
"GERIATRIC"	30	"BUS"	"GERIATRIC"
"GERMAN"	30	"BUS"	"GERMAN"
"GIRL SCOUT"	30	"BUS"	"GIRL SCOUT"
"GIRL SCOUTS"	30	"BUS"	"GIRL SCOUTS"
"GLOBAL"	30	"BUS"	"GLOBAL"
"GOD"	30	"BUS"	"GOD"
"GOOD SAMARITAN"	30	"BUS"	"GOOD SAMARITAN"
"GOSPEL"	30	"BUS"	"GOSPEL"
"GREATER"	30	"BUS"	"GREATER"
"GROCERY"	30	"BUS"	"GROCERY"
"GROUP"	30	"BUS"	"GROUP"
"GUARANTY TITLE"	30	"BUS"	"GUARANTY TITLE"
"GUILD"	30	"BUS"	"GUILD"
"GYMNASTICS"	30	"BUS"	"GYMNASTICS"
"HARDWARE"	30	"BUS"	"HARDWARE"
"HARVEST"	30	"BUS"	"HARVEST"
"HEAD START"	30	"BUS"	"HEAD START"
"HEALTH"	30	"BUS"	"HEALTH"
"HEATING"	30	"BUS"	"HEATING"
"HEBREW"	30	"BUS"	"HEBREW"
"HIGH SCHOOL"	30	"BUS"	"HIGH SCHOOL"
"HISTORICAL"	30	"BUS"	"HISTORICAL"
"HOA"	30	"BUS"	"HOA"
"HOCKEY"	30	"BUS"	"HOCKEY"
"HOMEOWNERS"	30	"BUS"	"HOMEOWNERS"
"HOSPICE"	30	"BUS"	"HOSPICE"
"HOSPITAL"	30	"BUS"	"HOSPITAL"
"HOSPITALS"	30	"BUS"	"HOSPITALS"
"HOTEL"	30	"BUS"	"HOTEL"
"HOUSE OF"	30	"BUS"	"HOUSE OF"
"HOUSING"	30	"BUS"	"HOUSING"
"IBEW"	30	"BUS"	"IBEW"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"IGLESIA"	30	"BUS"	"IGLESIA"
"IMPORT"	30	"BUS"	"IMPORT"
"IMPROVEMENT"	30	"BUS"	"IMPROVEMENT"
"INC"	61	"BUS"	"INC"
"INC."	30	"BUS"	"INC."
"INCPORP"	30	"BUS"	"INCPORP"
"INCORPORATED"	30	"BUS"	"INCORPORATED"
"INDEPENDENT"	30	"BUS"	"INDEPENDENT"
"INDUSTRIAL"	30	"BUS"	"INDUSTRIAL"
"INDUSTRIES"	30	"BUS"	"INDUSTRIES"
"INDUSTRY"	30	"BUS"	"INDUSTRY"
"INN"	30	"BUS"	"INN"
"INSTITUTE"	30	"BUS"	"INSTITUTE"
"INSTITUTIONAL"	30	"BUS"	"INSTITUTIONAL"
"INSURANCE"	30	"BUS"	"INSURANCE"
"INSURANCE TRUST"	30	"BUS"	"INSURANCE TRUST"
"INTERBANK"	30	"BUS"	"INTERBANK"
"INTERNATIONAL"	30	"BUS"	"INTERNATIONAL"
"INVERSIONES"	30	"BUS"	"INVERSIONES"
"INVESTMENT"	30	"BUS"	"INVESTMENT"
"INVESTMENTS"	30	"BUS"	"INVESTMENTS"
"INVESTORS"	30	"BUS"	"INVESTORS"
"IRISH"	30	"BUS"	"IRISH"
"ISLAMIC"	30	"BUS"	"ISLAMIC"
"ITALIAN"	30	"BUS"	"ITALIAN"
"JAPANESE"	30	"BUS"	"JAPANESE"
"JAYCEES"	30	"BUS"	"JAYCEES"
"JEHOVAHS"	30	"BUS"	"JEHOVAHS"
"JEWISH"	30	"BUS"	"JEWISH"
"JOINT VENTURE"	30	"BUS"	"JOINT VENTURE"
"JUNIOR HIGH SCHOOL"	30	"BUS"	"JUNIOR HIGH SCHOOL"
"J.V."	30	"BUS"	"J.V."
"JV"	30	"BUS"	"JV"
"KIWANIS"	30	"BUS"	"KIWANIS"
"KNIGHTS OF"	30	"BUS"	"KNIGHTS OF"
"L L C"	30	"BUS"	"L L C"
"L.P."	30	"BUS"	"L.P."
"LADIES"	30	"BUS"	"LADIES"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"LADY OF"	30	"BUS"	"LADY OF"
"LAWYERS"	30	"BUS"	"LAWYERS"
"LAWYERS TITLE"	30	"BUS"	"LAWYERS TITLE"
"LC"	30	"BUS"	"LC"
"LEAGUE"	30	"BUS"	"LEAGUE"
"LEAGUES"	30	"BUS"	"LEAGUES"
"LEASING"	30	"BUS"	"LEASING"
"LEGAL"	30	"BUS"	"LEGAL"
"LEGION"	30	"BUS"	"LEGION"
"LENDING"	30	"BUS"	"LENDING"
"LIMITED"	30	"BUS"	"LIMITED"
"LIQUIDATING TRUST"	30	"BUS"	"LIQUIDATING TRUST"
"LIQUOR"	30	"BUS"	"LIQUOR"
"LIQUORS"	30	"BUS"	"LIQUORS"
"LLC"	30	"BUS"	"LLC"
"LLP"	30	"BUS"	"LLP"
"LOAN"	30	"BUS"	"LOAN"
"LOCAL UNION"	30	"BUS"	"LOCAL UNION"
"LOCAL"	30	"BUS"	"LOCAL"
"LOTTERY"	30	"BUS"	"LOTTERY"
"LP"	30	"BUS"	"LP"
"LTD"	30	"BUS"	"LTD"
"LTDA"	30	"BUS"	"LTDA"
"LUTHERAN"	30	"BUS"	"LUTHERAN"
"MANAGEMENT"	30	"BUS"	"MANAGEMENT"
"MANAGEMENT TRUST"	30	"BUS"	"MANAGEMENT TRUST"
"MANAGERS"	30	"BUS"	"MANAGERS"
"MANUFACTURAS"	30	"BUS"	"MANUFACTURAS"
"MANUFACTURING"	30	"BUS"	"MANUFACTURING"
"MARKET"	30	"BUS"	"MARKET"
"MARKETING"	30	"BUS"	"MARKETING"
"MASONIC"	30	"BUS"	"MASONIC"
"MASONRY"	30	"BUS"	"MASONRY"
"MEDICAL"	30	"BUS"	"MEDICAL"
"SPECIAL NEEDS TRUST"	61	"SGL-LIV"	"SPECIAL NEEDS TRUST"
"SURVIVORS"	61	"SGL-LIV"	"SURVIVORS"
"TRUST ESTATE"	61	"SGL-LIV"	"TRUST ESTATE"
"UAD"	61	"SGL-LIV"	"UAD"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"UTD"	61	"SGL-LIV"	"UTD"
"ANNUITY CONTRACT"	50	"ANC"	"ANNUITY CONTRACT"
"BIA"	100	"BIA"	"BIA"
"BUREAU OF INDIAN AFFAIRS"	100	"BIA"	"BUREAU OF INDIAN AFFAIRS"
"DEPOSITORY INSTITUTION AS TRUSTEE"	80	"DIT"	"DEPOSITORY INSTITUTION AS TRUSTEE"
"DIT"	80	"DIT"	"DIT"
"BANK DEPOSIT FINANCIAL ASSISTANCE PROGRAM"	90	"DOE"	"BANK DEPOSIT FINANCIAL ASSISTANCE PROGRAM"
"BDFAP"	90	"DOE"	"BDFAP"
"DEPARTMENT OF ENERGY"	90	"DOE"	"DEPARTMENT OF ENERGY"
"DEPT OF ENERGY"	90	"DOE"	"DEPT OF ENERGY"
"DOE"	90	"DOE"	"DOE"
"MBDFAP"	90	"DOE"	"MBDFAP"
"CAFETERIA PLAN"	40	"EBP"	"CAFETERIA PLAN"
"DEFERRED COMPENSATION"	40	"EBP"	"DEFERRED COMPENSATION"
"DEFINED BENEFIT"	40	"EBP"	"DEFINED BENEFIT"
"DEFINED CONTRIBUTION"	40	"EBP"	"DEFINED CONTRIBUTION"
"DISABILITY PLAN"	40	"EBP"	"DISABILITY PLAN"
"EBP"	40	"EBP"	"EBP"
"ESOP"	40	"EBP"	"ESOP"
"FLEXIBLE SPENDING ACCOUNT"	40	"EBP"	"FLEXIBLE SPENDING ACCOUNT"
"FLEXIBLE BENEFIT"	40	"EBP"	"FLEXIBLE BENEFIT"
"FLEX ACCOUNT"	40	"EBP"	"FLEX ACCOUNT"
"FLEX BENEFIT"	40	"EBP"	"FLEX BENEFIT"
"HEALTH INSURANCE ACCOUNT"	40	"EBP"	"HEALTH INSURANCE ACCOUNT"
"CASHIER'S CHECK"	30	"BUS-BKO"	"CASHIER'S CHECK"
"CASHIERS CHECKS"	30	"BUS-BKO"	"CASHIERS CHECKS"
"CASHIER'S CHECKS"	30	"BUS-BKO"	"CASHIER'S CHECKS"
"CREDIT LIFE"	30	"BUS-BKO"	"CREDIT LIFE"
"EXPENSE CHECK"	30	"BUS-BKO"	"EXPENSE CHECK"
"EXPENSE CHECKS"	30	"BUS-BKO"	"EXPENSE CHECKS"
"INTEREST CHECK"	30	"BUS-BKO"	"INTEREST CHECK"
"INTEREST CHECKS"	30	"BUS-BKO"	"INTEREST CHECKS"
"MONEY ORDER"	30	"BUS-BKO"	"MONEY ORDER"
"MONEY ORDERS"	30	"BUS-BKO"	"MONEY ORDERS"
"SAFE DEPOSIT"	30	"BUS-BKO"	"SAFE DEPOSIT"
"TAX & LOAN"	30	"BUS-BKO"	"TAX & LOAN"
"TAX AND LOAN"	30	"BUS-BKO"	"TAX AND LOAN"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"TT&L"	30	"BUS-BKO"	"TT&L"
"WIRE ACCOUNT"	30	"BUS-BKO"	"WIRE ACCOUNT"
"IBF"	30	"BUS-IBF"	"IBF"
"HEALTH INSURANCE TRUST FUND"	40	"EBP"	"HEALTH INSURANCE TRUST FUND"
"HEALTH AND WELFARE"	40	"EBP"	"HEALTH AND WELFARE"
"MEMORIAL"	30	"BUS"	"MEMORIAL"
"MEN"	30	"BUS"	"MEN"
"MENS"	30	"BUS"	"MENS"
"MENTAL"	30	"BUS"	"MENTAL"
"METHODIST"	30	"BUS"	"METHODIST"
"METROPOLITAN"	30	"BUS"	"METROPOLITAN"
"MEXICAN"	30	"BUS"	"MEXICAN"
"MFG"	30	"BUS"	"MFG"
"MGMT"	30	"BUS"	"MGMT"
"MGT"	30	"BUS"	"MGT"
"ACTIVITY FUND"	30	"BUS"	"ACTIVITY FUND"
"MINOR"	10	"SGL"	"MINOR"
"COMMUNICATIONS"	30	"BUS"	"COMMUNICATIONS"
"COMMUNITIES"	30	"BUS"	"COMMUNITIES"
"COMMUNITY"	30	"BUS"	"COMMUNITY"
"COMPANIA"	30	"BUS"	"COMPANIA"
"COMPANIES"	30	"BUS"	"COMPANIES"
"COMPANY"	30	"BUS"	"COMPANY"
"CONCRETE"	30	"BUS"	"CONCRETE"
"CONDO"	30	"BUS"	"CONDO"
"CONDOMINIUM"	30	"BUS"	"CONDOMINIUM"
"CONFERENCE"	30	"BUS"	"CONFERENCE"
"CONGREGATION"	30	"BUS"	"CONGREGATION"
"CONGRESS"	30	"BUS"	"CONGRESS"
"CONSORCIO"	30	"BUS"	"CONSORCIO"
"CONSTRUCTION"	30	"BUS"	"CONSTRUCTION"
"CONSULTANTS"	30	"BUS"	"CONSULTANTS"
"CONSULTING"	30	"BUS"	"CONSULTING"
"CONTRACTING"	30	"BUS"	"CONTRACTING"
"CONVENTION"	30	"BUS"	"CONVENTION"
"CO-OP"	30	"BUS"	"CO-OP"
"COOPERATIVE"	30	"BUS"	"COOPERATIVE"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"CORP"	30	"BUS"	"CORP"
"CORP."	30	"BUS"	"CORP."
"CORPORACION"	30	"BUS"	"CORPORACION"
"CORPORATE"	30	"BUS"	"CORPORATE"
"CORPORATION"	30	"BUS"	"CORPORATION"
"COUNCIL FOR"	30	"BUS"	"COUNCIL FOR"
"COUNCIL OF"	30	"BUS"	"COUNCIL OF"
"CREDIT"	30	"BUS"	"CREDIT"
"CREDIT UNION"	30	"BUS"	"CREDIT UNION"
"CREDITO"	30	"BUS"	"CREDITO"
"CU"	30	"BUS"	"CU"
"CUB SCOUT"	30	"BUS"	"CUB SCOUT"
"CUB SCOUTS"	30	"BUS"	"CUB SCOUTS"
"DAUGHTERS OF"	30	"BUS"	"DAUGHTERS OF"
"DEMOCRATIC"	30	"BUS"	"DEMOCRATIC"
"DEVELOPMENT"	30	"BUS"	"DEVELOPMENT"
"DIOCESE"	30	"BUS"	"DIOCESE"
"DISTRIBUTING"	30	"BUS"	"DISTRIBUTING"
"DISTRIBUTION"	30	"BUS"	"DISTRIBUTION"
"DISTRIBUTORS"	30	"BUS"	"DISTRIBUTORS"
"DRIVE-IN"	30	"BUS"	"DRIVE-IN"
"EASTSIDE"	30	"BUS"	"EASTSIDE"
"ECU"	30	"BUS"	"ECU"
"EDUCATION"	30	"BUS"	"EDUCATION"
"EDUCATIONAL"	30	"BUS"	"EDUCATIONAL"
"EFCU"	30	"BUS"	"EFCU"
"ELDERLY"	30	"BUS"	"ELDERLY"
"ELECTRICAL"	30	"BUS"	"ELECTRICAL"
"ELEMENTARY SCHOOL"	30	"BUS"	"ELEMENTARY SCHOOL"
"EMPLOYEES"	30	"BUS"	"EMPLOYEES"
"EMPLOYMENT"	30	"BUS"	"EMPLOYMENT"
"ENDOWMENT"	30	"BUS"	"ENDOWMENT"
"ENGINEERING"	30	"BUS"	"ENGINEERING"
"ENGINEERS"	30	"BUS"	"ENGINEERS"
"ENTERPRISE"	30	"BUS"	"ENTERPRISE"
"CHARTERED"	30	"BUS"	"CHARTERED"
"ENTERPRISES"	30	"BUS"	"ENTERPRISES"
"ENTERTAINMENT"	30	"BUS"	"ENTERTAINMENT"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"EPISCOPAL"	30	"BUS"	"EPISCOPAL"
"EQUIPMENT"	30	"BUS"	"EQUIPMENT"
"EQUITY"	30	"BUS"	"EQUITY"
"ESTATES"	30	"BUS"	"ESTATES"
"EVANGELICAL"	30	"BUS"	"EVANGELICAL"
"EXCAVATING"	30	"BUS"	"EXCAVATING"
"EXECUTIVE"	30	"BUS"	"EXECUTIVE"
"EXPENSE"	30	"BUS"	"EXPENSE"
"EXPLORATION"	30	"BUS"	"EXPLORATION"
"EXPO"	30	"BUS"	"EXPO"
"EXPORT"	30	"BUS"	"EXPORT"
"F C U"	30	"BUS"	"F C U"
"F.C.U."	30	"BUS"	"F.C.U."
"FACTORY"	30	"BUS"	"FACTORY"
"SELF FUNDED MEDICAL"	40	"EBP"	"SELF FUNDED MEDICAL"
"SEP"	40	"EBP"	"SEP"
"457"	110	"IRA"	"457"
"INDIVIDUAL RETIREMENT ACCOUNT"	110	"IRA"	"INDIVIDUAL RETIREMENT ACCOUNT"
"IRA"	110	"IRA"	"IRA"
"KEOGH"	110	"IRA"	"KEOGH"
"IRREV"	70	"IRR"	"IRREV"
"IRREVOC"	70	"IRR"	"IRREVOC"
"IRREVOCABLE"	70	"IRR"	"IRREVOCABLE"
"TRADE SCHOOL"	30	"BUS"	"TRADE SCHOOL"
"TRADING"	30	"BUS"	"TRADING"
"TRAFFIC"	30	"BUS"	"TRAFFIC"
"TRAINING"	30	"BUS"	"TRAINING"
"TRANSFER AND STORAGE"	30	"BUS"	"TRANSFER AND STORAGE"
"TRATTORIA"	30	"BUS"	"TRATTORIA"
"TRAVEL"	30	"BUS"	"TRAVEL"
"TRINITY"	30	"BUS"	"TRINITY"
"TRUCK"	30	"BUS"	"TRUCK"
"TRUCKING"	30	"BUS"	"TRUCKING"
"TRUCKS"	30	"BUS"	"TRUCKS"
"TV"	30	"BUS"	"TV"
"UNDERWRITERS"	30	"BUS"	"UNDERWRITERS"
"UNINCORPORATED ASSOCIATION"	30	"BUS"	"UNINCORPORATED ASSOCIATION"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"UNION"	30	"BUS"	"UNION"
"UNIT"	30	"BUS"	"UNIT"
"UNITARIAN"	30	"BUS"	"UNITARIAN"
"UNITED"	30	"BUS"	"UNITED"
"UNIVERSAL"	30	"BUS"	"UNIVERSAL"
"UNIVERSALISTS"	30	"BUS"	"UNIVERSALISTS"
"UNIVERSITY"	30	"BUS"	"UNIVERSITY"
"UNLIMITED"	30	"BUS"	"UNLIMITED"
"UTILITIES"	30	"BUS"	"UTILITIES"
"VACATION"	30	"BUS"	"VACATION"
"VACATIONS"	30	"BUS"	"VACATIONS"
"VENDING"	30	"BUS"	"VENDING"
"VENTURE"	30	"BUS"	"VENTURE"
"VENTURES"	30	"BUS"	"VENTURES"
"VETERANS"	30	"BUS"	"VETERANS"
"VFW"	30	"BUS"	"VFW"
"VIDEO"	30	"BUS"	"VIDEO"
"VILLAS"	30	"BUS"	"VILLAS"
"VOLLEYBALL"	30	"BUS"	"VOLLEYBALL"
"VOLUNTEER"	30	"BUS"	"VOLUNTEER"
"WAREHOUSE"	30	"BUS"	"WAREHOUSE"
"WAREHOUSING"	30	"BUS"	"WAREHOUSING"
"WESTSIDE"	30	"BUS"	"WESTSIDE"
"WHOLESALE"	30	"BUS"	"WHOLESALE"
"WHOLESALEERS"	30	"BUS"	"WHOLESALEERS"
"WOMEN"	30	"BUS"	"WOMEN"
"WOMENS"	30	"BUS"	"WOMENS"
"WORKER"	30	"BUS"	"WORKER"
"WORKERS"	30	"BUS"	"WORKERS"
"WORLD"	30	"BUS"	"WORLD"
"YESHIVA"	30	"BUS"	"YESHIVA"
"YOUTH"	30	"BUS"	"YOUTH"
"BANCONTROL"	30	"BUS-BKO"	"BANCONTROL"
"CASHIERS CHECK"	30	"BUS-BKO"	"CASHIERS CHECK"
"TRUST"	10	"SGL-LIV"	"TRUST"
"GUARDIANSHIP"	10	"SGL"	"GUARDIANSHIP"
"INFANT"	10	"SGL"	"INFANT"
"POA"	10	"SGL"	"POA"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"POWER OF ATTORNEY"	10	"SGL"	"POWER OF ATTORNEY"
"PRE NEED"	10	"SGL"	"PRE NEED"
"PROPRIETORSHIP"	10	"SGL"	"PROPRIETORSHIP"
"SOLE OWNER"	10	"SGL"	"SOLE OWNER"
"SOLE PROPIETOR"	10	"SGL"	"SOLE PROPIETOR"
"TRANSFER TO MINORS"	10	"SGL"	"TRANSFER TO MINORS"
"UGMA"	10	"SGL"	"UGMA"
"UGTMA"	10	"SGL"	"UGTMA"
"UNIFORM TRANSFER TO MINORS ACT"	10	"SGL"	"UNIFORM TRANSFER TO MINORS ACT"
"UTMA"	10	"SGL"	"UTMA"
"UNIFORM GIFT TO MINORS ACT"	10	"SGL"	"UNIFORM GIFT TO MINORS ACT"
"AS TRUSTEE FOR"	10	"SGL-ITF"	"AS TRUSTEE FOR"
"ATF"	10	"SGL-ITF"	"ATF"
"BENEFICIARIES"	10	"SGL-ITF"	"BENEFICIARIES"
"BENEFICIARY"	10	"SGL-ITF"	"BENEFICIARY"
"BENEFICIARY TRUST"	10	"SGL-ITF"	"BENEFICIARY TRUST"
"I/T/F"	10	"SGL-ITF"	"I/T/F"
"IN TRUST FOR"	10	"SGL-ITF"	"IN TRUST FOR"
"ITF"	10	"SGL-ITF"	"ITF"
"ITF:"	10	"SGL-ITF"	"ITF:"
"P O D"	10	"SGL-ITF"	"P O D"
"P/O/D"	10	"SGL-ITF"	"P/O/D"
"PAYABLE ON DEATH"	10	"SGL-ITF"	"PAYABLE ON DEATH"
"POD"	10	"SGL-ITF"	"POD"
"POD:"	10	"SGL-ITF"	"POD:"
"SOLE TRUSTEE"	10	"SGL-ITF"	"SOLE TRUSTEE"
"TRUSTEE"	10	"SGL-ITF"	"TRUSTEE"
"TRUSTEES"	10	"SGL-ITF"	"TRUSTEES"
"TTEE"	10	"SGL-ITF"	"TTEE"
"TTEES"	10	"SGL-ITF"	"TTEES"
"ADMINISTRATIVE TRUST"	61	"SGL-LIV"	"ADMINISTRATIVE TRUST"
"ANNUITY TRUST"	61	"SGL-LIV"	"ANNUITY TRUST"
"CHARITABLE LEAD"	61	"SGL-LIV"	"CHARITABLE LEAD"
"CHARITABLE TRUST"	61	"SGL-LIV"	"CHARITABLE TRUST"
"CHILDRENS TRUST"	61	"SGL-LIV"	"CHILDRENS TRUST"
"COTR"	61	"SGL-LIV"	"COTR"
"CO-TRSTS"	61	"SGL-LIV"	"CO-TRSTS"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"CO-TRUSTEES"	61	"SGL-LIV"	"CO-TRUSTEES"
"DATED"	61	"SGL-LIV"	"DATED"
"DTD"	61	"SGL-LIV"	"DTD"
"EDUCATION TRUST"	61	"SGL-LIV"	"EDUCATION TRUST"
"FAMILY TRUST"	61	"SGL-LIV"	"FAMILY TRUST"
"GRANTOR"	61	"SGL-LIV"	"GRANTOR"
"GRANTOR RETAINED"	61	"SGL-LIV"	"GRANTOR RETAINED"
"GRANTOR RETAINED ANNUITY"	61	"SGL-LIV"	"GRANTOR RETAINED ANNUITY"
"INCOME TRUST"	61	"SGL-LIV"	"INCOME TRUST"
"INTER VIVOS"	61	"SGL-LIV"	"INTER VIVOS"
"INTERVIVOS"	61	"SGL-LIV"	"INTERVIVOS"
"LIVING TRUST"	61	"SGL-LIV"	"LIVING TRUST"
"NOMINEE TRUST"	61	"SGL-LIV"	"NOMINEE TRUST"
"PRESENT INTEREST"	61	"SGL-LIV"	"PRESENT INTEREST"
"RETAINED ANNUITY TRUST"	61	"SGL-LIV"	"RETAINED ANNUITY TRUST"
"REV LIV"	61	"SGL-LIV"	"REV LIV"
"REV TRUST"	61	"SGL-LIV"	"REV TRUST"
"REVOCT TRUST"	61	"SGL-LIV"	"REVOCT TRUST"
"REVOCTABLE"	61	"SGL-LIV"	"REVOCTABLE"
"SETTLOR"	61	"SGL-LIV"	"SETTLOR"
"SIBLING TRUST"	61	"SGL-LIV"	"SIBLING TRUST"
"MEDICAL INSURANCE PROGRAM"	40	"EBP"	"MEDICAL INSURANCE PROGRAM"
"MONEY PURCHASE"	40	"EBP"	"MONEY PURCHASE"
"MPPP"	40	"EBP"	"MPPP"
"PENSION PLAN"	40	"EBP"	"PENSION PLAN"
"PENSION TRUST"	40	"EBP"	"PENSION TRUST"
"PLAN & TRUST"	40	"EBP"	"PLAN & TRUST"
"PLAN AND TRUST"	40	"EBP"	"PLAN AND TRUST"
"PROFIT S.P."	40	"EBP"	"PROFIT S.P."
"PROFIT SHARING"	40	"EBP"	"PROFIT SHARING"
"SECTION 125"	40	"EBP"	"SECTION 125"
"SELF FUNDED DENTAL"	40	"EBP"	"SELF FUNDED DENTAL"
"SELF FUNDED HEALTH"	40	"EBP"	"SELF FUNDED HEALTH"
"SELF FUNDED INSURANCE"	40	"EBP"	"SELF FUNDED INSURANCE"
"& SON"	30	"BUS"	"& SON"
"& SONS"	30	"BUS"	"& SONS"
".COM"	30	"BUS"	".COM"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
".NET"	30	"BUS"	".NET"
".ORG"	30	"BUS"	".ORG"
"4H"	30	"BUS"	"4H"
"ACADEMY"	30	"BUS"	"ACADEMY"
"ACCOUNTANTS"	30	"BUS"	"ACCOUNTANTS"
"PREVENTION"	30	"BUS"	"PREVENTION"
"PRINTING"	30	"BUS"	"PRINTING"
"PROCESSING"	30	"BUS"	"PROCESSING"
"PRODUCTION"	30	"BUS"	"PRODUCTION"
"PRODUCTIONS"	30	"BUS"	"PRODUCTIONS"
"PRODUCTS"	30	"BUS"	"PRODUCTS"
"PROFESSIONAL"	30	"BUS"	"PROFESSIONAL"
"PROFESSIONAL ASSOCIATION"	30	"BUS"	"PROFESSIONAL ASSOCIATION"
"PROFESSIONAL CORPORATION"	30	"BUS"	"PROFESSIONAL CORPORATION"
"PROFESSIONALS"	30	"BUS"	"PROFESSIONALS"
"PROGRAM"	30	"BUS"	"PROGRAM"
"PROGRAMS"	30	"BUS"	"PROGRAMS"
"PROJECT"	30	"BUS"	"PROJECT"
"PROJECTS"	30	"BUS"	"PROJECTS"
"PROPERTIES"	30	"BUS"	"PROPERTIES"
"PROPERTY"	30	"BUS"	"PROPERTY"
"PROTESTANT"	30	"BUS"	"PROTESTANT"
"PTA"	30	"BUS"	"PTA"
"PTO"	30	"BUS"	"PTO"
"PUBLICATIONS"	30	"BUS"	"PUBLICATIONS"
"PUBLISHING"	30	"BUS"	"PUBLISHING"
"R.E.I.T."	30	"BUS"	"R.E.I.T."
"RABBINICAL"	30	"BUS"	"RABBINICAL"
"REAL ESTATE"	30	"BUS"	"REAL ESTATE"
"REALTY"	30	"BUS"	"REALTY"
"REALTY TRUST"	30	"BUS"	"REALTY TRUST"
"RECREATION"	30	"BUS"	"RECREATION"
"RECREATIONAL"	30	"BUS"	"RECREATIONAL"
"RECYCLING"	30	"BUS"	"RECYCLING"
"RED CROSS"	30	"BUS"	"RED CROSS"
"REDEVELOPMENT"	30	"BUS"	"REDEVELOPMENT"
"REFRIGERATION"	30	"BUS"	"REFRIGERATION"
"REGION"	30	"BUS"	"REGION"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"REGIONAL"	30	"BUS"	"REGIONAL"
"REHAB"	30	"BUS"	"REHAB"
"REINSURANCE"	30	"BUS"	"REINSURANCE"
"RELIEF"	30	"BUS"	"RELIEF"
"RELIGION"	30	"BUS"	"RELIGION"
"RENTAL"	30	"BUS"	"RENTAL"
"RENTALS"	30	"BUS"	"RENTALS"
"REPUBLICAN"	30	"BUS"	"REPUBLICAN"
"RESALES"	30	"BUS"	"RESALES"
"RESEARCH"	30	"BUS"	"RESEARCH"
"RESERVATION"	30	"BUS"	"RESERVATION"
"RESERVE"	30	"BUS"	"RESERVE"
"RESIDENTIAL"	30	"BUS"	"RESIDENTIAL"
"RESIDENTS"	30	"BUS"	"RESIDENTS"
"RESIDUAL"	30	"BUS"	"RESIDUAL"
"RESORT"	30	"BUS"	"RESORT"
"RESORTS"	30	"BUS"	"RESORTS"
"RESOURCE"	30	"BUS"	"RESOURCE"
"RESOURCES"	30	"BUS"	"RESOURCES"
"RESTAURANT"	30	"BUS"	"RESTAURANT"
"RETAIL"	30	"BUS"	"RETAIL"
"RETAILERS"	30	"BUS"	"RETAILERS"
"REUNION"	30	"BUS"	"REUNION"
"ROOFING"	30	"BUS"	"ROOFING"
"ROTARY"	30	"BUS"	"ROTARY"
"S & L"	30	"BUS"	"S & L"
"S.A."	30	"BUS"	"S.A."
"S A"	30	"BUS"	"S A"
"SA"	30	"BUS"	"SA"
"SATELLITE"	30	"BUS"	"SATELLITE"
"SAVING"	30	"BUS"	"SAVING"
"SAVINGS"	30	"BUS"	"SAVINGS"
"SCHOLARS"	30	"BUS"	"SCHOLARS"
"SCHOLARSHIP"	30	"BUS"	"SCHOLARSHIP"
"SCHOOL ACTIVITIES"	30	"BUS"	"SCHOOL ACTIVITIES"
"SCHOOL ACTIVITY"	30	"BUS"	"SCHOOL ACTIVITY"
"SCHOOL AND CLUB"	30	"BUS"	"SCHOOL AND CLUB"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"SCHOOL AND EXTRA CURRICULAR"	30	"BUS"	"SCHOOL AND EXTRA CURRICULAR"
"SCOUTS"	30	"BUS"	"SCOUTS"
"SECU"	30	"BUS"	"SECU"
"SECURITIES"	30	"BUS"	"SECURITIES"
"SECURITY"	30	"BUS"	"SECURITY"
"SENATE"	30	"BUS"	"SENATE"
"SENIOR CITIZEN"	30	"BUS"	"SENIOR CITIZEN"
"SENIOR CITIZENS"	30	"BUS"	"SENIOR CITIZENS"
"SENIORS"	30	"BUS"	"SENIORS"
"SERVICES"	30	"BUS"	"SERVICES"
"SERVICIOS"	30	"BUS"	"SERVICIOS"
"SHIPPING"	30	"BUS"	"SHIPPING"
"SHOES"	30	"BUS"	"SHOES"
"SHOP"	30	"BUS"	"SHOP"
"SHOPPING"	30	"BUS"	"SHOPPING"
"SHOPS"	30	"BUS"	"SHOPS"
"SHRINE"	30	"BUS"	"SHRINE"
"SINAI"	30	"BUS"	"SINAI"
"SISTERHOOD"	30	"BUS"	"SISTERHOOD"
"SISTERS OF"	30	"BUS"	"SISTERS OF"
"SOCCER"	30	"BUS"	"SOCCER"
"SOCIAL"	30	"BUS"	"SOCIAL"
"SOCIAL FUND"	30	"BUS"	"SOCIAL FUND"
"SOCIEDAD"	30	"BUS"	"SOCIEDAD"
"SOCIETY"	30	"BUS"	"SOCIETY"
"SOFTBALL"	30	"BUS"	"SOFTBALL"
"SOLUTIONS"	30	"BUS"	"SOLUTIONS"
"SONS OF"	30	"BUS"	"SONS OF"
"SORORITY"	30	"BUS"	"SORORITY"
"SOUTHEAST"	30	"BUS"	"SOUTHEAST"
"SOUTHSIDE"	30	"BUS"	"SOUTHSIDE"
"SOUTHWEST"	30	"BUS"	"SOUTHWEST"
"SPANISH"	30	"BUS"	"SPANISH"
"SPORTS"	30	"BUS"	"SPORTS"
"STATION"	30	"BUS"	"STATION"
"STORAGE"	30	"BUS"	"STORAGE"
"STUDENT"	30	"BUS"	"STUDENT"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"STUDENT ACTIVITY FUND"	30	"BUS"	"STUDENT ACTIVITY FUND"
"STUDENTS"	30	"BUS"	"STUDENTS"
"STUDIO"	30	"BUS"	"STUDIO"
"SUBDIVISION"	30	"BUS"	"SUBDIVISION"
"SUPPLIES"	30	"BUS"	"SUPPLIES"
"SUPPLY"	30	"BUS"	"SUPPLY"
"SURVEYING"	30	"BUS"	"SURVEYING"
"SYMPHONY"	30	"BUS"	"SYMPHONY"
"SYNAGOGUE"	30	"BUS"	"SYNAGOGUE"
"SYSTEM"	30	"BUS"	"SYSTEM"
"SYSTEMS"	30	"BUS"	"SYSTEMS"
"TABERNACLE"	30	"BUS"	"TABERNACLE"
"TAX"	30	"BUS"	"TAX"
"TEACHER"	30	"BUS"	"TEACHER"
"TEACHERS"	30	"BUS"	"TEACHERS"
"TECH"	30	"BUS"	"TECH"
"TECHNICAL"	30	"BUS"	"TECHNICAL"
"TECHNICIANS"	30	"BUS"	"TECHNICIANS"
"TECHNOLOGIES"	30	"BUS"	"TECHNOLOGIES"
"TECHNOLOGY"	30	"BUS"	"TECHNOLOGY"
"TECHNOLOGY SCHOOL"	30	"BUS"	"TECHNOLOGY SCHOOL"
"TELECOMMUNICATION"	30	"BUS"	"TELECOMMUNICATION"
"TELECOMMUNICATIONS"	30	"BUS"	"TELECOMMUNICATIONS"
"TELEPHONE"	30	"BUS"	"TELEPHONE"
"TELESYSTEMS"	30	"BUS"	"TELESYSTEMS"
"TELEVISION"	30	"BUS"	"TELEVISION"
"TEMPLE BETH"	30	"BUS"	"TEMPLE BETH"
"TEMPLE CHURCH"	30	"BUS"	"TEMPLE CHURCH"
"TEMPLE ISRAEL"	30	"BUS"	"TEMPLE ISRAEL"
"TEMPLE OF"	30	"BUS"	"TEMPLE OF"
"TERRACE"	30	"BUS"	"TERRACE"
"THEATER"	30	"BUS"	"THEATER"
"THEATRE"	30	"BUS"	"THEATRE"
"THEATRICAL"	30	"BUS"	"THEATRICAL"
"TICOR TITLE"	30	"BUS"	"TICOR TITLE"
"TIMESHARE"	30	"BUS"	"TIMESHARE"
"TIRE"	30	"BUS"	"TIRE"
"TITLE"	30	"BUS"	"TITLE"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"TOOL"	30	"BUS"	"TOOL"
"TOOLS"	30	"BUS"	"TOOLS"
"TOPS"	30	"BUS"	"TOPS"
"TOUR"	30	"BUS"	"TOUR"
"TOURS"	30	"BUS"	"TOURS"
"TOWING"	30	"BUS"	"TOWING"
"TOWNHOME"	30	"BUS"	"TOWNHOME"
"TOWNHOMES"	30	"BUS"	"TOWNHOMES"
"TOWNHOUSE"	30	"BUS"	"TOWNHOUSE"
"TOWNHOUSES"	30	"BUS"	"TOWNHOUSES"
"TRACT"	30	"BUS"	"TRACT"
"TRADE"	30	"BUS"	"TRADE"
"TRADES"	30	"BUS"	"TRADES"
"ASSC"	30	"BUS"	"ASSC"
"ASSOC"	30	"BUS"	"ASSOC"
"ASSOC."	30	"BUS"	"ASSOC."
"ASSOCIATED"	30	"BUS"	"ASSOCIATED"
"ASSOCIATES"	30	"BUS"	"ASSOCIATES"
"ASSOCIATION"	30	"BUS"	"ASSOCIATION"
"ASSOCIATIONS"	30	"BUS"	"ASSOCIATIONS"
"ATHLETIC"	30	"BUS"	"ATHLETIC"
"ATTORNEY AT LAW"	30	"BUS"	"ATTORNEY AT LAW"
"ATTORNEYS"	30	"BUS"	"ATTORNEYS"
"AUTO"	30	"BUS"	"AUTO"
"AUX"	30	"BUS"	"AUX"
"AUXILIARY"	30	"BUS"	"AUXILIARY"
"AVENUE"	30	"BUS"	"AVENUE"
"BANC"	30	"BUS"	"BANC"
"BANCO"	30	"BUS"	"BANCO"
"BANCORP"	30	"BUS"	"BANCORP"
"BANK"	30	"BUS"	"BANK"
"BANKERS"	30	"BUS"	"BANKERS"
"BAPTIST"	30	"BUS"	"BAPTIST"
"BASEBALL"	30	"BUS"	"BASEBALL"
"BASKETBALL"	30	"BUS"	"BASKETBALL"
"BENEFIT CONSULTANTS"	30	"BUS"	"BENEFIT CONSULTANTS"
"BENEVOLENT"	30	"BUS"	"BENEVOLENT"
"BIOMEDICAL"	30	"BUS"	"BIOMEDICAL"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"BLDG"	30	"BUS"	"BLDG"
"BOOSTERS"	30	"BUS"	"BOOSTERS"
"BOY SCOUT"	30	"BUS"	"BOY SCOUT"
"BOY SCOUTS"	30	"BUS"	"BOY SCOUTS"
"BROTHERHOOD"	30	"BUS"	"BROTHERHOOD"
"BUILDING"	30	"BUS"	"BUILDING"
"BUREAU"	30	"BUS"	"BUREAU"
"BUSINESS"	30	"BUS"	"BUSINESS"
"C.A."	30	"BUS"	"C.A."
"C.U."	30	"BUS"	"C.U."
"CAMBIO"	30	"BUS"	"CAMBIO"
"CAMPAIGN"	30	"BUS"	"CAMPAIGN"
"CAPITAL"	30	"BUS"	"CAPITAL"
"CATHOLIC"	30	"BUS"	"CATHOLIC"
"CCU"	30	"BUS"	"CCU"
"CEMETARY"	30	"BUS"	"CEMETARY"
"CEMETERY"	30	"BUS"	"CEMETERY"
"CENTERS"	30	"BUS"	"CENTERS"
"CENTRAL"	30	"BUS"	"CENTRAL"
"CENTRE"	30	"BUS"	"CENTRE"
"CERTIFIED"	30	"BUS"	"CERTIFIED"
"CHAMBER"	30	"BUS"	"CHAMBER"
"CHAPTER"	30	"BUS"	"CHAPTER"
"CHAPTERS"	30	"BUS"	"CHAPTERS"
"CHARITABLE"	30	"BUS"	"CHARITABLE"
"CHARITIES"	30	"BUS"	"CHARITIES"
"CHARITY"	30	"BUS"	"CHARITY"
"CHICAGO TITLE"	30	"BUS"	"CHICAGO TITLE"
"CHINESE"	30	"BUS"	"CHINESE"
"CHIROPRACTIC"	30	"BUS"	"CHIROPRACTIC"
"CHOIR"	30	"BUS"	"CHOIR"
"CHRISTIAN CHURCH"	30	"BUS"	"CHRISTIAN CHURCH"
"CHURCH OF"	30	"BUS"	"CHURCH OF"
"CHURCH OF CHRIST"	30	"BUS"	"CHURCH OF CHRIST"
"CHURCHES"	30	"BUS"	"CHURCHES"
"CITIZEN"	30	"BUS"	"CITIZEN"
"CITIZENS"	30	"BUS"	"CITIZENS"
"CIVIC"	30	"BUS"	"CIVIC"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"CLASS OF"	30	"BUS"	"CLASS OF"
"CLEANERS"	30	"BUS"	"CLEANERS"
"CLINIC"	30	"BUS"	"CLINIC"
"CLUB"	30	"BUS"	"CLUB"
"CO"	30	"BUS"	"CO"
"CO."	30	"BUS"	"CO."
"COALITION"	30	"BUS"	"COALITION"
"COLLEGE"	30	"BUS"	"COLLEGE"
"COMERCIO"	30	"BUS"	"COMERCIO"
"COMMERCIAL"	30	"BUS"	"COMMERCIAL"
"COMMISSION"	30	"BUS"	"COMMISSION"
"COMMITTEE"	30	"BUS"	"COMMITTEE"
"COMMUNICATION"	30	"BUS"	"COMMUNICATION"
"MIDDLE SCHOOL"	30	"BUS"	"MIDDLE SCHOOL"
"MINISTER"	30	"BUS"	"MINISTER"
"MINISTERIAL"	30	"BUS"	"MINISTERIAL"
"MINISTERS"	30	"BUS"	"MINISTERS"
"MINISTRIES"	30	"BUS"	"MINISTRIES"
"MINISTRY"	30	"BUS"	"MINISTRY"
"MISSION"	30	"BUS"	"MISSION"
"MISSIONARY"	30	"BUS"	"MISSIONARY"
"MOBILE HOME"	30	"BUS"	"MOBILE HOME"
"MONTESSORI"	30	"BUS"	"MONTESSORI"
"MORTGAGE"	30	"BUS"	"MORTGAGE"
"MOSQUE"	30	"BUS"	"MOSQUE"
"MOTEL"	30	"BUS"	"MOTEL"
"MOTORS"	30	"BUS"	"MOTORS"
"MUJERES"	30	"BUS"	"MUJERES"
"MUSEUM"	30	"BUS"	"MUSEUM"
"MUTUAL"	30	"BUS"	"MUTUAL"
"N.A."	30	"BUS"	"N.A."
"N.V."	30	"BUS"	"N.V."
"NAACP"	30	"BUS"	"NAACP"
"NACIONAL"	30	"BUS"	"NACIONAL"
"NATIONAL"	30	"BUS"	"NATIONAL"
"NATIONAL BANK"	30	"BUS"	"NATIONAL BANK"
"NB"	30	"BUS"	"NB"
"NEIGHBORHOOD"	30	"BUS"	"NEIGHBORHOOD"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"NETWORK"	30	"BUS"	"NETWORK"
"NON-PROFIT"	30	"BUS"	"NON-PROFIT"
"NORTHEAST"	30	"BUS"	"NORTHEAST"
"NORTHSIDE"	30	"BUS"	"NORTHSIDE"
"NORTHWEST"	30	"BUS"	"NORTHWEST"
"NURSERY"	30	"BUS"	"NURSERY"
"NURSING"	30	"BUS"	"NURSING"
"OFFICE"	30	"BUS"	"OFFICE"
"OFFICERS"	30	"BUS"	"OFFICERS"
"OFFICES"	30	"BUS"	"OFFICES"
"OLD REPUBLIC TITLE"	30	"BUS"	"OLD REPUBLIC TITLE"
"OPERATING"	30	"BUS"	"OPERATING"
"OPERATORS"	30	"BUS"	"OPERATORS"
"ORCHESTRA"	30	"BUS"	"ORCHESTRA"
"FACULTY"	30	"BUS"	"FACULTY"
"FARMERS"	30	"BUS"	"FARMERS"
"FARMING"	30	"BUS"	"FARMING"
"FARMS"	30	"BUS"	"FARMS"
"FCU"	30	"BUS"	"FCU"
"FEDERAL"	30	"BUS"	"FEDERAL"
"FEDERATION"	30	"BUS"	"FEDERATION"
"FELLOWSHIP"	30	"BUS"	"FELLOWSHIP"
"FESTIVAL"	30	"BUS"	"FESTIVAL"
"FFA"	30	"BUS"	"FFA"
"FIDELITY TITLE"	30	"BUS"	"FIDELITY TITLE"
"FINANCE"	30	"BUS"	"FINANCE"
"FINANCIAL"	30	"BUS"	"FINANCIAL"
"FIRM"	30	"BUS"	"FIRM"
"FIRST AMERICAN TITLE"	30	"BUS"	"FIRST AMERICAN TITLE"
"FNB"	30	"BUS"	"FNB"
"FOOTBALL"	30	"BUS"	"FOOTBALL"
"FOREIGN"	30	"BUS"	"FOREIGN"
"FORUM"	30	"BUS"	"FORUM"
"FOUNDATION"	30	"BUS"	"FOUNDATION"
"FRATERNAL"	30	"BUS"	"FRATERNAL"
"FRATERNITY"	30	"BUS"	"FRATERNITY"
"FREE ZONE"	30	"BUS"	"FREE ZONE"
"FREIGHT"	30	"BUS"	"FREIGHT"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"FRIENDS OF"	30	"BUS"	"FRIENDS OF"
"FS & LA"	30	"BUS"	"FS & LA"
"FSB"	30	"BUS"	"FSB"
"AAF ITSELF AND OTHERS"	120	"BRK"	"AAF ITSELF AND OTHERS"
"AAF OTHERS"	120	"BRK"	"AAF OTHERS"
"ACF ITSELF AND OTHERS"	120	"BRK"	"ACF ITSELF AND OTHERS"
"ACF OTHERS"	120	"BRK"	"ACF OTHERS"
"ACTING IN VARIOUS FIDUCIARY CAPACITIES"	120	"BRK"	"ACTING IN VARIOUS FIDUCIARY CAPACITIES"
"AS CUSTODIAN FOR ITSELF"	120	"BRK"	"AS CUSTODIAN FOR ITSELF"
"AS CUSTODIAN FOR OTHERS"	120	"BRK"	"AS CUSTODIAN FOR OTHERS"
"AS FIDUCIARY FOR ITSELF"	120	"BRK"	"AS FIDUCIARY FOR ITSELF"
"AS FIDUCIARY FOR OTHERS"	120	"BRK"	"AS FIDUCIARY FOR OTHERS"
"AS NOMINEE FOR ITSELF"	120	"BRK"	"AS NOMINEE FOR ITSELF"
"AS NOMINEE FOR OTHERS"	120	"BRK"	"AS NOMINEE FOR OTHERS"
"CUSIP"	120	"BRK"	"CUSIP"
"FBO ITSELF AND OTHERS"	120	"BRK"	"FBO ITSELF AND OTHERS"
"FBO OTHERS"	120	"BRK"	"FBO OTHERS"
"FOR ACCOUNT OF OTHERS"	120	"BRK"	"FOR ACCOUNT OF OTHERS"
"INTERNATIONAL BANKING FACILITY"	30	"BUS-IBF"	"INTERNATIONAL BANKING FACILITY"
"CLIENT ACCOUNT"	131	"ESC"	"CLIENT ACCOUNT"
"CLIENT TRUST"	131	"ESC"	"CLIENT TRUST"
"ESCROW"	131	"ESC"	"ESCROW"
"ESCROW AGENT"	131	"ESC"	"ESCROW AGENT"
"FIDUCIARY"	131	"ESC"	"FIDUCIARY"
"IOLTA"	131	"ESC"	"IOLTA"
"IOTA"	131	"ESC"	"IOTA"
"LOAN SERVICING"	131	"ESC"	"LOAN SERVICING"
"PATIENT NEEDS ACCOUNT"	131	"ESC"	"PATIENT NEEDS ACCOUNT"
"POOL ACCOUNT"	131	"ESC"	"POOL ACCOUNT"
"RESERVE FUND"	131	"ESC"	"RESERVE FUND"
"SECURITY DEPOSIT"	131	"ESC"	"SECURITY DEPOSIT"
"TRUST ACCOUNT"	131	"ESC"	"TRUST ACCOUNT"
"TRUST ACCT"	131	"ESC"	"TRUST ACCT"
"TRUSTEE FOR"	131	"ESC"	"TRUSTEE FOR"
"&"	5	"JNT"	"&"
"&/OR"	5	"JNT"	"&/OR"
"AND"	5	"JNT"	"AND"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"AND/OR"	5	"JNT"	"AND/OR"
"ENTIRETY"	20	"JNT"	"ENTIRETY"
"JOINT TENANTS"	20	"JNT"	"JOINT TENANTS"
"JTWROS"	20	"JNT"	"JTWROS"
"OR"	5	"JNT"	"OR"
"SURVIVORSHIP"	20	"JNT"	"SURVIVORSHIP"
"TENANTS IN COMMON"	20	"JNT"	"TENANTS IN COMMON"
"WROS"	20	"JNT"	"WROS"
"Y/O"	20	"JNT"	"Y/O"
"AMBULANCE FUND"	60	"GOV"	"AMBULANCE FUND"
"AREA SCHOOL DISTRICT"	60	"GOV"	"AREA SCHOOL DISTRICT"
"AREA SCHOOLS"	60	"GOV"	"AREA SCHOOLS"
"ASSESSOR"	60	"GOV"	"ASSESSOR"
"BOARD OF ED"	60	"GOV"	"BOARD OF ED"
"BOARD OF EDUCATION"	60	"GOV"	"BOARD OF EDUCATION"
"BUPERS"	60	"GOV"	"BUPERS"
"C.H.S.D."	60	"GOV"	"C.H.S.D."
"C.U.S.D."	60	"GOV"	"C.U.S.D."
"CHSD"	60	"GOV"	"CHSD"
"CITY OF"	60	"GOV"	"CITY OF"
"COLLEGE DISTRICT"	60	"GOV"	"COLLEGE DISTRICT"
"COMMUNITY SCHOOLS"	60	"GOV"	"COMMUNITY SCHOOLS"
"COUNTY CLERK"	60	"GOV"	"COUNTY CLERK"
"COUNTY OF"	60	"GOV"	"COUNTY OF"
"COURT CLERK"	60	"GOV"	"COURT CLERK"
"CUSD"	60	"GOV"	"CUSD"
"DEPARTMENT OF"	60	"GOV"	"DEPARTMENT OF"
"DEVELOPMENT AUTHORITY"	60	"GOV"	"DEVELOPMENT AUTHORITY"
"FIRE & RESCUE"	60	"GOV"	"FIRE & RESCUE"
"FIRE AND RESCUE"	60	"GOV"	"FIRE AND RESCUE"
"FIRE DEPARTMENT"	60	"GOV"	"FIRE DEPARTMENT"
"FIRE DEPT"	60	"GOV"	"FIRE DEPT"
"HOUSING AUTHORITY"	60	"GOV"	"HOUSING AUTHORITY"
"IMPROVEMENT DISTRICT"	60	"GOV"	"IMPROVEMENT DISTRICT"
"INDEPENDENT SCHOOL DISTRICT"	60	"GOV"	"INDEPENDENT SCHOOL DISTRICT"
"ISD"	60	"GOV"	"ISD"
"JUDGE OF PROBATE"	60	"GOV"	"JUDGE OF PROBATE"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"MUNICIPALITY"	60	"GOV"	"MUNICIPALITY"
"MUNICIPALITY OF"	60	"GOV"	"MUNICIPALITY OF"
"POLICE DEPARTMENT"	60	"GOV"	"POLICE DEPARTMENT"
"POLICE DEPT"	60	"GOV"	"POLICE DEPT"
"PROBATE JUDGE"	60	"GOV"	"PROBATE JUDGE"
"PUBLIC LIBRARY"	60	"GOV"	"PUBLIC LIBRARY"
"REDEVELOPMENT AUTHORITY"	60	"GOV"	"REDEVELOPMENT AUTHORITY"
"SANITARY DISTRICT"	60	"GOV"	"SANITARY DISTRICT"
"SEWAGE DISTRICT"	60	"GOV"	"SEWAGE DISTRICT"
"SEWER DISTRICT"	60	"GOV"	"SEWER DISTRICT"
"SCHOOL BOARD"	60	"GOV"	"SCHOOL BOARD"
"SCHOOL DIST"	60	"GOV"	"SCHOOL DIST"
"SCHOOL DISTRICT"	60	"GOV"	"SCHOOL DISTRICT"
"STATE COLLEGE"	60	"GOV"	"STATE COLLEGE"
"STATE OF"	60	"GOV"	"STATE OF"
"TOWN OF"	60	"GOV"	"TOWN OF"
"TOWNSHIP OF"	60	"GOV"	"TOWNSHIP OF"
"VILLAGE OF"	60	"GOV"	"VILLAGE OF"
"WATER DISTRICT"	60	"GOV"	"WATER DISTRICT"
"BOND INTEREST"	60	"GOV-BND"	"BOND INTEREST"
"BOND SERIES"	60	"GOV-BND"	"BOND SERIES"
"DEBT SERVICE"	60	"GOV-BND"	"DEBT SERVICE"
"INVESTOR SERVICES"	60	"GOV-BND"	"INVESTOR SERVICES"
"REV BOND"	60	"GOV-BND"	"REV BOND"
"REV BONDS"	60	"GOV-BND"	"REV BONDS"
"REVENUE BOND"	60	"GOV-BND"	"REVENUE BOND"
"REVENUE BONDS"	60	"GOV-BND"	"REVENUE BONDS"
"DEPOSIT"	60	"GOV-ESC"	"DEPOSIT"
"A MINOR"	10	"SGL"	"A MINOR"
"CONSERVATOR"	10	"SGL"	"CONSERVATOR"
"CONSERVATORSHIP"	10	"SGL"	"CONSERVATORSHIP"
"CONSERVATRIX"	10	"SGL"	"CONSERVATRIX"
"CONSULTANT"	10	"SGL"	"CONSULTANT"
"CUSTODIAN"	10	"SGL"	"CUSTODIAN"
"DBA"	10	"SGL"	"DBA"
"DOING BUSINESS AS"	10	"SGL"	"DOING BUSINESS AS"
"ESTATE"	10	"SGL"	"ESTATE"
"EXECUTOR"	10	"SGL"	"EXECUTOR"

"KYWRD_TXT"	"KYWRD_PR CDNC_NUM "	"DEP_ACCT_INS_C AT_CDE"	"STD_KYWRD_TXT"
"EXECUTRIX"	10	"SGL"	"EXECUTRIX"
"FBO"	10	"SGL"	"FBO"
"GUARDIAN"	10	"SGL"	"GUARDIAN"
"GUARDIANS"	10	"SGL"	"GUARDIANS"
"ORDER"	30	"BUS"	"ORDER"
"ORGANIZATION"	30	"BUS"	"ORGANIZATION"
"ORTHODOX"	30	"BUS"	"ORTHODOX"
"OWNERS"	30	"BUS"	"OWNERS"
"P A"	30	"BUS"	"P A"
"P.A."	30	"BUS"	"P.A."
"P.C."	30	"BUS"	"P.C."
"P.L.L.C."	30	"BUS"	"P.L.L.C."
"P.T.A."	30	"BUS"	"P.T.A."
"P.T.O."	30	"BUS"	"P.T.O."
"PA"	30	"BUS"	"PA"
"PARISHES"	30	"BUS"	"PARISHES"
"PARTNERS"	30	"BUS"	"PARTNERS"
"PARTNERSHIP"	30	"BUS"	"PARTNERSHIP"
"PARTY"	30	"BUS"	"PARTY"
"PAWN"	30	"BUS"	"PAWN"
"PAYROLL"	30	"BUS"	"PAYROLL"
"PEDIATRIC"	30	"BUS"	"PEDIATRIC"
"PENTECOSTAL"	30	"BUS"	"PENTECOSTAL"
"PHARMACEUTICAL"	30	"BUS"	"PHARMACEUTICAL"
"PHARMACY"	30	"BUS"	"PHARMACY"
"PHASE"	30	"BUS"	"PHASE"
"PLLC"	30	"BUS"	"PLLC"
"PLUMBING"	30	"BUS"	"PLUMBING"
"POLISH"	30	"BUS"	"POLISH"
"POLITICAL"	30	"BUS"	"POLITICAL"
"POOLS"	30	"BUS"	"POOLS"
"PRESBYTERIAN"	30	"BUS"	"PRESBYTERIAN"

Appendix H – Acronyms/Abbreviations/Terms

Acronym / Abbreviation	Term
ANC	Annuity Contract Accounts
ATF	As Trustee For
BIA	Custodian Accounts for American Indians
BUS	Business/Organization Account
CD	Certificate of Deposit
CDE	Critical Data Element
CDIC	Canada Deposit Insurance Corporation
C.F.R	Code of Federal Regulations
CI	Covered Institution
CIF	Customer Information File
CRA	Certain Retirement Accounts
DBA	Doing Business As
DDA	Demand Deposit Account
DIT	CI as Trustee of Irrevocable Trust Accounts
DOE	CI Accounts Under Department of Energy Program
EBP	Employee Benefits Plan Account
ETIN	Electronic Transmitter Identification Number
FDI Act	Federal Deposit Insurance Act
FDIC	Federal Deposit Insurance Corporation
GOV1	Government Account - Type 1
GOV2	Government Account - Type 2
GOV3	Government Account - Type 3
IDI	Insured Depository Institution
IRA	Individual Retirement Account
IRR	Irrevocable Trust Account
IT System	Information Technology System
ITF	In Trust For
JNT	Joint Account
MMDA	Money Market Demand Account
MSA	Mortgage Servicing Account
NOW	Negotiable Order of Withdrawal
OI	Official Item

Acronym / Abbreviation	Term
ORC	Ownership Right and Capacity
P&I	Principal and Interest
PBA	Public Bond Account
POD	Payable on Death
REV	Revocable Trust Account
SAV	Other Savings Account
SEP	Simplified Employee Pension
SGL	Single Account
SIMPLE	Savings Incentive Match Plans for Employees
SMDIA	Standard Maximum Deposit Insurance Amount
SSN	Social Security Number
T&I	Taxes and Insurance
TIN	Tax Identification Number

Definitions

Please refer to Part 370 for definitions of capitalized terms not otherwise defined herein. The definitions below are only for terms that have been included, but not otherwise defined, in the Information Technology Functional Guide.

Term	Definitions
Certificate of Deposit	A savings certificate with a fixed maturity date, specified fixed interest rate and can be issued in any denomination aside from minimum investment requirements. A CD restricts access to the funds until the maturity date of the investment.
Critical Data Element	Data that is essential to produce a successful output.
Customer Information File	A system that consolidates customer account information and combines it with basic demographic information to create a current snapshot of a customer relationship.
Demand Deposit Account	A Demand Deposit Account is a deposit that is payable on demand and for which the depository institution does not reserve the right to require at least seven days' written notice of an intended withdrawal. The following deposit types are included within the definition of Demand Deposit Accounts: <ul style="list-style-type: none"> • Checking (Non-Interest and Interest bearing)
Electronic Transmitter Identification Number	A 5-digit identification number assigned by the IRS to a participant in IRS e-file that performs activity of transmission and/or software development.
Individual Retirement Account	A retirement savings program for individuals to which yearly tax-deductible contributions up to a specified limit can be made. The amount contributed is not taxed until withdrawn.
Money Market Demand Account	A financial account that pays interest based on current interest rates in the money markets.

Term	Definitions
Negotiable Order of Withdrawal	A savings account from which withdrawals can be made by negotiable orders of withdrawal (functional equivalent of checks). This is an interest-bearing account for which the bank must reserve the right to require the depositor to provide at least seven days' notice of his/her intent to withdraw funds.
Official Item	An item that the bank issues with guaranteed funds. Also called Cashier's check
Other Savings Account	An interest-bearing deposit account held at a bank or another financial institution that provides a modest interest rate.
Simplified Employee Pension	A SEP plan allows employers to contribute to traditional IRAs (SEP-IRAs) set up for employees.
Savings Incentive Match Plans for Employees	Savings Incentive Match Plan for Employees Individual Retirement Account, commonly known by the abbreviation "SIMPLE IRA," is a type of tax-deferred employer-provided retirement plan in the United States that allows employees to set aside money and invest it to grow for retirement.
Standard Maximum Deposit Insurance Amount ("SMDIA")	As defined in 12 U.S.C. 1821(a)(1)(E), SMDIA is the maximum insured amount per depositor, per insured bank, for each account ownership category.
Social Security Number	A nine-digit number assigned to citizens, some temporary residents and permanent residents in order to track their income and determine benefit entitlements.
Tax Identification Number	A Taxpayer Identification Number (TIN) is an identification number used by the Internal Revenue Service (IRS) in the administration of tax laws.
Time and Savings Account	<p>The following deposit types are included within the definition of "Time and Savings"</p> <ul style="list-style-type: none"> • NOW Account (these are deposits on which the depository institution has reserved the right to require at least 7 days written notice prior to withdrawal or transfer of any funds from the account) • Savings • Certificate of Deposit (CD) • Money Market Deposit Account (MMDA)