



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter

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Summary: The Winter 2015 issue of *Supervisory Insights* features three articles of interest to examiners, bankers, and supervisors. These articles address the development of an effective cybersecurity framework, marketplace lending, and recent results from the "FDIC's Credit and Consumer Products/Services Survey." <http://www.fdic.gov/regulations/examinations/supervisory/insights/index.html>.

Statement of Applicability to Institutions Under \$1 Billion in Total Assets: The information contained in this issue of *Supervisory Insights* may be of general interest to FDIC-supervised financial institutions, but it is not supervisory guidance.

Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Executive Officer
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Related Topics:

Cybersecurity Risk
Marketplace Lending
FDIC's Credit and Consumer Products/Services Survey

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Note:

FDIC Financial Institution Letters (FILs) are available on the FDIC's Web site at www.fdic.gov/news/news/financial/2016/index.html.

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Paper copies may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- "A Framework for Cybersecurity" discusses the cyber threat landscape and how financial institutions' information security programs can be enhanced to address evolving cybersecurity risks. The article also provides an overview of actions taken by the Federal Deposit Insurance Corporation individually and with other regulators in response to the increase in cyber threats.
- "Marketplace Lending" provides an overview of the marketplace lending model. The article offers resources for bank boards of directors and management to consider when engaging in marketplace lending activity.
- "Lending Viewpoint: Results from the FDIC's Credit and Consumer Products/Services Survey" describes recent lending conditions and risks as reported through the survey at the conclusion of risk- management examinations.
- "Regulatory and Supervisory Roundup" provides an overview of recently released regulations and supervisory guidance.
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