



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, DC 20429-9990

Financial Institution Letter
FIL-104-2008
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Trust Examination Manual

Revised FDIC Trust Examination Manual is Available

Summary: The FDIC has updated its Trust Examination Manual and is making it available to the public on its Web site and in CD-ROM format.

Distribution:

FDIC-supervised banks (commercial and savings) that conduct fiduciary or registered transfer agent activities

Suggested Routing:

Chief Executive Officer
Trust Officer
Transfer Agent Personnel
Compliance Officer
Internal Auditor

Attachment:

[Trust Examination Manual Order Form](#)

Contact:

FDIC Public Information Center at 1-877-ASK-FDIC (275-3342) or publicinfo@fdic.gov

Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2008/index.html.

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

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

Highlights:

- The updated Manual includes new materials reflecting changes enacted in the Pension Protection Act of 2006 and their application to employee benefit plan and individual retirement plan accounts governed by the Employee Retirement Income Security Act of 1974 and the Internal Revenue Code.
- The Manual features updated guidance issued by the Department of Labor and the Internal Revenue Service on abandoned employee benefit plans and treatment of health savings accounts.
- The Manual also includes material related to the U.S. Securities and Exchange Commission/ Federal Reserve Board Regulation R and Gramm-Leach-Bliley exceptions from the definition of "broker" in the Securities Exchange Act of 1934 (see [Section 10.F of the manual](#)).
- The FDIC Trust Examination Manual is available at <http://www.fdic.gov/regulations/examinations/trustmanual/index.html> or in CD-ROM format by completing the order form at <https://catalog.fdic.gov/>.