



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

Financial Institution Letter
FIL-98-2005
October 6, 2005

Relationship Manager Program Enhancements to the Supervision Program

Summary: On September 30, 2005, the FDIC implemented the Relationship Manager Program (RMP) for all FDIC-supervised financial institutions. The RMP is designed to strengthen lines of communication between bankers and the FDIC, as well as improve the coordination, continuity and effectiveness of FDIC supervision.

Distribution:

FDIC-Supervised Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
Chief Financial Officer
Compliance Officer

Related Topics:

Supervision Program

Attachment:

None

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Note:

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Highlights:

- All FDIC-supervised institutions will be assigned a relationship manager who will serve as a local point-of-contact.
- The RMP enables examiners to conduct examination activities at various points during the 12- or 18-month examination cycle as appropriate, based on risk and/or staffing considerations. However, examination activities at most institutions will continue to be conducted at one time near the end of the examination cycle.
- Financial institutions will receive Reports of Examination that incorporate all Risk Management and specialty examination findings for the examination cycle. Separate examination cycles for Information Technology, Trust, and other specialties have been incorporated into the Risk Management examination cycle.
- Separate examination frequency requirements and Reports for Compliance and Community Reinvestment Act (CRA) will continue.