

**Relationship Manager Program**  
Enhancements to the Supervision Program

On September 30, 2005, the Federal Deposit Insurance Corporation (FDIC) implemented the Relationship Manager Program (RMP) for all FDIC-supervised financial institutions.

The RMP is the result of a successful 2004 pilot program involving 390 financial institutions in eight states. The pilot program confirmed the following benefits to both the banking industry and the FDIC: strengthened lines of communication between bankers and the FDIC, as well as the improved coordination, continuity and effectiveness of FDIC supervision.

Under the program, all FDIC-supervised institutions will be assigned a relationship manager who will serve as the institution's local point-of-contact over an extended period. Relationship managers will field questions and maintain lines of communication with financial institutions. Additionally, relationship managers will often participate in or lead examinations for their assigned institutions.

The RMP allows for flexibility in conducting examination activities at various times during the 12- or 18-month examination cycle, as appropriate, based on risk and/or staffing considerations. However, it is anticipated that most examination activities will continue to be conducted at one time near the end of the Risk Management examination cycle, particularly in well-rated institutions.

The RMP does not incorporate any significant changes in Risk Management or Compliance/Community Reinvestment Act (CRA) examination procedures. The RMP incorporates examination intervals for Trust, Information Technology, Registered Transfer Agent, and Government Security Dealer examinations within the Risk Management examination cycle. Financial institutions will receive a Report of Examination at the end of the examination cycle that will incorporate Risk Management and specialty examination findings. Separate examination frequency requirements and examination reports for Compliance/CRA will continue; however, these activities will be closely coordinated with other supervisory activities.

Notification letters containing the relationship manager's name and contact information will be sent separately to all FDIC-supervised institutions. For further information about

the FDIC's new Relationship Manager Program, please contact your relationship manager or Louis Bervid, Senior Examination Specialist, at [lbervid@fdic.gov](mailto:lbervid@fdic.gov) or (202) 898-6896.

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