



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

Financial Institution Letter  
FIL-101-2005  
October 7, 2005

## Regulatory Relief Information for Bankers in Hurricane-Affected Areas

**Summary:** The FDIC is providing flexibility in the administration of regulatory requirements for brokered deposit waivers, main office and branch relocations, and appraisals for institutions affected by Hurricanes Katrina and Rita.

### Distribution:

FDIC-Supervised Banks (Commercial and Savings) in the Atlanta and Dallas Regions

### Suggested Routing:

Chief Executive Officer  
Chief Lending Officer  
Chief Financial Officer/Cashier

### Related Topics:

Brokered Deposits  
Main Office and Branch Relocations  
Real Estate Appraisals

### Attachment:

None

### Contact:

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**FDIC Call Center 877-ASKFDIC (877-275-3342)**

### Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2005/index.html](http://www.fdic.gov/news/news/financial/2005/index.html).

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

Paper copies of FDIC FILs may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or (703) 562-2200).

### Highlights:

For institutions affected by Hurricanes Katrina and Rita, the FDIC is providing relief in the administration of the following regulations:

- **Brokered Deposit Waiver.** The FDIC may modify certain informational requirements on a case-by-case basis for brokered deposit waivers when information is not available or other good cause.
- **Main Office and Branch Relocations.** The FDIC may accept applications for main office and branch relocations in emergency situations in telephonic communication, electronic mail, and facsimile.
- **Appraisal Waiver.** The FDIC has exempted the appraisal requirements for real estate transactions in designated counties affected by Hurricanes Katrina and Rita.

For additional information about the listed regulations, please communicate with the contact person for your state.