



Customer Awareness And The Year 2000

FIL-137-98
December 30, 1998

TO: CHIEF EXECUTIVE OFFICER

SUBJECT: *Two New FDIC Publications for Consumers on the Year 2000 Problem*

On May 13, 1998, the Federal Financial Institutions Examination Council (FFIEC) issued guidance requiring all FDIC-insured financial institutions to establish Year 2000 customer awareness programs (see FIL-52-98). This guidance requires insured institutions to make an effort to inform their customers of the Year 2000 issue and the steps they are taking to minimize the risk that customers may be affected by Year 2000-related computer problems. As part of the FDIC's efforts to help educate consumers about the Year 2000, the agency in June sent all insured institutions an FDIC brochure, *The Year 2000 Date Change*, together with camera-ready art that institutions may use to reproduce the brochure for their customers (see FIL-67-98). Now, the FDIC has published two new products that insured institutions may wish to use in their customer awareness programs:

- A special report -- *The Year 2000, Your Bank and You* -- that was published in the Fall 1998 edition of the FDIC's quarterly FDIC Consumer News.
- A Year 2000 customer account "statement stuffer."

Due to the substantial demand anticipated for both publications, the FDIC is providing all FDIC-insured institutions with the attached camera-ready versions that they may use to produce their own supplies. More details, including procedures for obtaining or printing extra copies, follow in this letter. One copy of the Fall 1998 FDIC Consumer News also is enclosed.

FDIC Consumer News -- The Year 2000, Your Bank and You

Consumers are looking for information on the Year 2000 from credible sources. That is why the FDIC has devoted the latest edition of its quarterly consumer newsletter to the Year 2000. *The Year 2000, Your Bank and You* includes:

- Answers to questions bank customers may have about the Year 2000;
- Comments from FDIC Chairman Donna Tanoue about how the agency's Year 2000 efforts will serve the interests of banking customers;
- Information about how banking institutions are working to minimize the potential for Y2K disruptions;
- Suggested steps bank customers can take to protect themselves;
- Reminders that FDIC-insured deposits are completely safe; and

- A list of useful government resources on Y2K matters, including Internet sites and toll-free call centers.

The attached camera-ready copy of the newsletter has been specially designed for use by institutions. In particular, this version does not carry a publication date so that institutions can easily use it in educational campaigns throughout 1999. Also, the back page was intentionally left blank so that an institution could add its name, logo, a special message to customers and/or self-mailing information. FDIC Consumer News or related articles may be reprinted without advance permission. Institutions cannot alter articles by, for example, adding or deleting a sentence or paragraph in a reprinted version. Please credit material used to "FDIC Consumer News, a publication of the Federal Deposit Insurance Corporation."

FDIC Statement Stuffer

The FDIC's Year 2000 statement stuffer is an envelope-sized document intended to help institutions reassure customers that the Year 2000 computer conversion will not affect the safety of their insured deposits. One side of the statement stuffer contains a brief message from the FDIC describing the steps being taken to address the Year 2000 problem, and reminding customers that the Year 2000 computer conversion will not affect their deposit insurance coverage. The opposite side contains a message from your institution. The statement stuffer currently is available only in English. The FDIC will issue a Spanish language version in the first quarter of 1999.

The statement stuffer may be reprinted without modification and in its entirety without permission from the FDIC. An institution may add its name, logo, and contact information only. If the text of the document will be modified in any way, except to include the institution's identifying information, the FDIC logo may not be used, and no attribution to the FDIC is permitted. In addition, an institution may translate the statement stuffer into another language without advance approval from the FDIC but copies should be sent to the FDIC's Year 2000 Project Manager, 550 17th Street, NW, MB-5092, Washington, DC 20429.

Obtaining or Printing Extra Copies

Camera-Ready Art to Make Your Own Reprints: One camera-ready copy of both the consumer newsletter and the statement stuffer are enclosed for use by institutions in printing any quantity desired. Additional single copies of the camera-ready art may be obtained by writing to: FDIC Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434. Requests may also faxed to the Public Information Center at 1-(703) 562-2296 or e-mailed to publicinfo@fdic.gov. Your written request should include your institution's letterhead, a contact name, a telephone number where the contact may be reached, and the title of the document requested. Note: The attached camera-ready versions include instructions for your printer's use, including the designated locations for adding an institution name or logo.

Single Copies of FDIC Consumer News -- The Year 2000, Your Bank and You: Financial institutions may tell consumers that single copies are available free of charge from these two government agencies:

- The Consumer Information Center: Write to the Consumer Information Center, Item 613-F, Pueblo, Colorado 81009. Consumers also may call toll-free 1-888-878-3256 or 1-888-8-PUEBLO. Consumers also can order a copy of *The Year 2000, Your Bank and You* through the Consumer Information Center's Internet site at www.pueblo.gsa.gov.

- The Federal Deposit Insurance Corporation: Write, fax or e-mail a request to the FDIC Public Information Center at the addresses listed previously in this letter.

Bulk Copies of FDIC Consumer News -- The Year 2000, Your Bank and You: The FDIC will provide each institution up to 50 additional copies of the Fall 1998 edition of the consumer newsletter free of charge. Please fax your request to the FDIC Warehouse at 1-703- 516-5201. Your request should be written on your institution's letterhead and include a contact name, a telephone number, the title of the document and the number of copies requested. For more than 50 copies, institutions may either produce their own supplies (using the attached camera-ready version or photocopying an actual newsletter) or they can order copies from **banking industry trade associations that will be duplicating and selling printed copies of the newsletter in large quantities.**

Internet: Both the consumer newsletter and the statement stuffer can be accessed from the FDIC's Year 2000 Web site at www.fdic.gov/about/y2k. Institutions that have their own Internet sites also are encouraged to include links to the FDIC's Year 2000 publications for consumers at this same Web site.

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Enclosures: Year 2000 issue of Consumer News

Distribution: All Insured Institutions

NOTE: A paper copy of this financial institution letter with the **camera-ready art of both attachments** will be available around January 5, 1999, at the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (800-276-6003 or (703) 562-2200).