



Customer Awareness and the Year 2000

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June 24, 1999

TO: CHIEF EXECUTIVE OFFICER  
SUBJECT: *New Special Report on Year 2000 Issues for Consumers*

As part of the FDIC's efforts to help educate consumers about the Year 2000 (Y2K), the agency in December sent all insured institutions a special report -- *The Year 2000, Your Bank and You* - published in the fall 1998 edition of the FDIC's quarterly FDIC Consumer News. More recently, the spring 1999 edition of FDIC Consumer News included additional Y2K-related tips and information for consumers. For the benefit of insured institutions and their customers, the FDIC in June 1999 consolidated Y2K information from both publications into a new version of FDIC Consumer News called *The Year 2000, Your Bank and You: A New Special Report*. A copy is enclosed.

The new eight-page publication was designed, in part, for use by FDIC-insured institutions in consumer education campaigns throughout the rest of 1999. For example, the original stories have been condensed so the information will be easier for institutions to reprint and consumers to read. Also, part of 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.

**Contents**

The Year 2000, Your Bank and You: A New Special Report includes the following features:

- Details about what the FDIC and other regulators are doing to make sure banking institutions are ready for the Year 2000.
- Information about how banking institutions are working to minimize the potential for Y2K disruptions.
- Tips on how consumers can spot and stop a Year 2000 scam.
- Information for consumers to consider when making decisions about withdrawing cash at the end of the year.
- A look at what's being done to prepare direct deposit and automatic payment programs for Y2K.
- A Year 2000 checklist consumers can use to ready themselves.
- Reminders that all FDIC-insured deposits are completely safe, plus a list of FDIC sources of assistance on deposit insurance coverage.

- Useful government resources on Y2K matters, including Internet sites and toll-free call centers.

### Printing or Obtaining Extra Copies

Due to the substantial demand anticipated for this new report, the FDIC is providing all FDIC-insured institutions with the attached camera-ready copy and access to an electronic version that they may use to produce their own supplies.

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."

Institutions that wish to translate the publication into another language are encouraged to do so. No advance approval is needed from the FDIC, but copies should be sent to the editor, Jay Rosenstein, at 550 17th Street, NW, Washington, DC 20429.

**Camera-Ready Art to Make Your Own Reprints:** One camera-ready copy of the newsletter is enclosed for use by institutions in printing any quantity desired. It includes instructions for your printer's use. Additional single copies of the camera-ready art may be obtained by writing to the FDIC Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434. Requests may also be faxed to the Public Information Center at 1-(703) 562-2296 or e-mailed to [publicinfo@fdic.gov](mailto:publicinfo@fdic.gov).

**Electronic Copy to Make Your Own Reprints:** This publication can be accessed from the FDIC's Internet site at [www.fdic.gov/about/y2k/bank](http://www.fdic.gov/about/y2k/bank), including an electronic "Portable Document Format" (PDF) version that, when copied (downloaded) onto a computer disk, can be duplicated by printers in any quantity desired. As with the camera-ready copy, the PDF version closely matches the printed publication. However, the PDF format is set up for one-color printing only. The software "Adobe Acrobat Reader" is needed to access and print the PDF File. This software can be downloaded free of charge by following the instructions at [www.fdic.gov/acrobat.html](http://www.fdic.gov/acrobat.html).

**Bulk Copies:** The FDIC will provide each institution up to 50 additional copies of *The Year 2000, Your Bank and You: A New Special Report*, 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 name of the publication and the number of copies requested. For more than 50 copies, institutions may either produce their own supplies (using the camera-ready version, the PDF File from the Internet or photocopies of the newsletter) or order copies from banking industry trade associations that may be duplicating and selling printed copies of the publication or its articles.

**Single Copies for Consumers:** Financial institutions may tell consumers that single copies of *The Year 2000, Your Bank and You: A New Special Report* 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. Call toll-free 1-888-878-3256 or 1-888-8-

PUEBLO. Or, order a copy through the Consumer Information Center's Internet site at [www.pueblo.gsa.gov](http://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.

**Internet:** As mentioned, the new report can be accessed from the FDIC's Y2K Web site at [www.fdic.gov/about/y2k/bank/](http://www.fdic.gov/about/y2k/bank/). The FDIC also encourages institutions with their own Internet sites to include links to other Year 2000 information for consumers from the FDIC at [www.fdic.gov/about/y2k](http://www.fdic.gov/about/y2k).

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