

FDIC DIGITAL SIGN ADVERTISING STATEMENT



OVERVIEW AND CHECKLIST

March 2024

FINAL RULE IS EFFECTIVE AS OF APRIL 1, 2024; MUST BE COMPLIANT BY JANUARY 1, 2025.

FDIC Digital Sign Specs

Use the official digital sign **for insured depository institution's (IDI) websites and platforms that accept deposits** such as mobile applications, and ATM/ITMs. Official digital sign:

FDIC *FDIC-Insured - Backed by the full faith and credit of the U.S. Government*

- The larger “FDIC” (wordmark) size: 37.36 x 15.74 px in navy blue (hexadecimal color code #003256)
- The “FDIC-Insured – Backed by the full faith and credit of the U.S. Government” using Source Sans Pro Web font (regular 400 italic), 12.8px, in black (hexadecimal color code #000000)
- If your background color makes it too difficult to read, change the entire FDIC official digital sign to white (hexadecimal color code #FFFFFF).

The FDIC is reviewing options to provide guidance to assist in implementing the official digital sign requirements. This may include providing a free image to institutions upon request.

FDIC Digital Sign Checklist

OFFICIAL DIGITAL SIGN		
Digital Sign Must Be at the Top of EACH of the Following Pages/Screens in Close Proximity to the Bank's Logo/Name and Clearly Legible.		
Website	<input type="checkbox"/> Homepage <input type="checkbox"/> Landing or login pages	<input type="checkbox"/> Each page where customers may transact with deposits
Mobile Banking Application	<input type="checkbox"/> Homepage <input type="checkbox"/> Landing or login pages	<input type="checkbox"/> Each page where customers may transact with deposits
Online Banking	<input type="checkbox"/> Homepage <input type="checkbox"/> Landing or login pages	<input type="checkbox"/> Each page where customers may transact with deposits
Digital Deposit-Taking Channels Offering Access to Both Deposits and Non-Deposits	<input type="checkbox"/> Clearly and conspicuously display a sign that indicates non-deposit products are not insured by the FDIC, are not deposits, and may lose value. <input type="checkbox"/> Non-deposit sign must be displayed continuously on each page relating to non-deposit products. <input type="checkbox"/> The non-deposit sign <u>may not</u> be displayed in close proximity to the FDIC digital sign. <i>If your digital channel offers a 3rd party's non-insured securities product and provides a link to the third party site: You need to provide a “one time” notification that states the non-deposit products are not insured by the FDIC, are not deposits, and may lose value before they leave your site. Check with your compliance team for details.</i>	

FDIC DIGITAL SIGN ADVERTISING STATEMENT



OVERVIEW AND CHECKLIST

March 2024

ATM Digital Sign Checklist

Digital Sign - Insured Deposit Institution's ATM/ITM

The Digital Sign Must Be at the Top of EACH of the Following Pages/Screens in Close Proximity to the Bank's Logo/Name and Clearly Legible.

ATM/ITM (Accepts Deposits; No Access to Non-deposit Products)	Required for machines put into service after January 1, 2025.	
	<input type="checkbox"/> Homepage/Screen	<input type="checkbox"/> Each transaction screen or screen relating to deposits
	<i>For ATMs/ITMs in Use Prior to January 1, 2025: You have the option of using the official <u>physical</u> sign <u>OR</u> the digital sign on the applicable screens (you don't need to do both).</i>	
ATM/ITM (Accepts Deposits; <u>AND</u> Access to Non- deposit Products)	<input type="checkbox"/> Homepage/Screen	<input type="checkbox"/> Each transaction screen or screen relating to deposits
	<input type="checkbox"/> For non-deposit product transaction screens , indicate that non-deposit products are not insured by the FDIC, are not deposits, and may lose value. (Remember on these pages, you cannot include the FDIC digital sign.)	

Official Advertising Statement and Approved Short Title Options

Include either the official advertising statement or approved short title in all advertisements (unless it already contains the FDIC official digital sign) that promote either deposit products and services or non-specific banking products and services offered by the institution (for example, "Anytown Bank, offering a full range of banking services"). **The advertising statement or short title MUST be clearly legible.**

Official Advertising Statement

Member of the Federal Deposit Insurance Corporation

Approved Short Title Options

- Member of FDIC
- Member FDIC
- FDIC-Insured (New)
- Reproduction of the symbol of the corporation*

*The symbol is the portion of the FDIC official physical sign (7x3, black letters, gold background) that includes "FDIC" and the two typed lines above and below "FDIC." It must be legible. If the size is too small to read the small type can be deleted.

FDIC's Advertising Definition

A commercial message, in any medium, that is designed to attract public attention or patronage to a product or business.

Don't use the FDIC advertising statement on ads or pages solely for non-deposit products. (Non-deposits include insurance products, annuities, mutual funds, securities, and crypto-assets. For this purpose, credit products and safe deposit box services are not non-deposit products.)

FDIC DIGITAL SIGN ADVERTISING STATEMENT



OVERVIEW AND CHECKLIST

March 2024

NOTE: "The FDIC does not intend for the digital sign requirement to overlap with the general advertising statement requirements that apply to Insured Deposit Institutions (IDI). For example, the advertising statement would not be required on web pages where an IDI displays the digital official sign, such as a homepage. In these situations, under section 328.6(d)(10), the advertising statement is unnecessary because the inclusion of the digital official sign makes it clear that the IDI is insured by the FDIC."

Advertising Statement Checklist

ADVERTISING STATEMENT

This is used on ads that promote deposit products/services or non-specific banking products/services.

Choose Component

- ☐ Digital Ads
- ☐ Social
- ☐ Print Ads
- ☐ Outdoor
- ☐ Other

Choose the Advertising Statement or Approved Short Title

- ☐ Member of the Federal Deposit Insurance Corporation
- ☐ Member FDIC
- ☐ FDIC-Insured
- ☐ Member of FDIC
- ☐ Reproduction of the symbol of the corporation