

**Contracts and Procurement** Direct inquiries to the Chief, Contracts and Purchasing Center. Phone, 202-418-0930.

**Electronic Access** Information regarding the Commission is also available electronically through the Internet, at [www.fcc.gov](http://www.fcc.gov).

**Employment and Recruitment** The Commission's programs require attorneys, electronics engineers, economists, accountants, administrative management and computer specialists, and clerical personnel. Requests for employment information should be directed to the Chief, Personnel Resources Service Center. Phone, 202-418-0130.

**Equal Employment Practices by Industry** Direct inquiries to the Portals Consumer Center. Phone, 888-225-5322 (toll-free).

**Internal Equal Employment Practices** Direct Inquiries to the Office of Workplace Diversity. Phone, 202-418-1799.

**Ex-Parte Presentations** Information concerning ex-parte presentations should be directed to the Commission's Office of General Counsel. Phone, 202-418-1720.

**Fees** Inquiries concerning the Commission's Fee Program should be addressed to the Portals Consumer Center, Room CY-B523, 445 Twelfth

Street SW., Washington, DC 20554. Phone, 888-225-5322.

**Freedom of Information Act Requests** Requests should be directed to the Managing Director. Phone, 202-418-1919.

**Information Available for Public Inspection** At the Commission's headquarters office in Washington, DC, dockets concerning rulemaking and adjudicatory matters, copies of applications for licenses and grants, and reports required to be filed by licensees and cable system operators are maintained in the public reference rooms (some reports are by law held confidential). The Library has on file Commission rules and regulations (phone, 202-418-0450). General information is also available through the Commission's fax-on-demand (phone, 202-418-2830).

In addition to the information available at the Commission, each broadcasting station makes available for public reference certain information pertaining to the operation of the station, a current copy of the application filed for license, and nonconfidential reports filed with the Commission.

**Publications** The Office of Media Relations distributes publications, public notices, and press releases. Phone, 202-418-0500.

For further information, contact the Portals Consumer Center, Federal Communications Commission, 445 Twelfth Street SW., Washington, DC 20554. Phone, 888-522-5322. TTY, 888-835-5322. Internet, [www.fcc.gov](http://www.fcc.gov).

## FEDERAL DEPOSIT INSURANCE CORPORATION

550 Seventeenth Street NW., Washington, DC 20429

Phone, 202-393-8400. Internet, [www.fdic.gov](http://www.fdic.gov).

### Board of Directors:

Chairman

Vice Chairman

### Directors:

(Comptroller of the Currency)

(Director, Office of Thrift Supervision)

Appointive Director

DONNA TANOUE

ANDREW C. HOVE, JR.

JOHN D. HAWKE, JR.

ELLEN S. SEIDMAN

(VACANCY)

*Officials:*

|                                                        |                            |
|--------------------------------------------------------|----------------------------|
| Deputy to the Chairman and Chief Operating Officer     | JOHN F. BOVENZI            |
| Deputy to the Chairman                                 | JADINE NIELSEN             |
| Deputy to the Chairman and Chief Financial Officer     | MYRTA K. SALE              |
| Chief of Staff, Office of the Chairman                 | MARK P. JACOBSEN           |
| Deputy to the Vice Chairman                            | ROBERT W. RUSSELL          |
| Deputy to the Director (Comptroller of the Currency)   | THOMAS E. ZEMKE            |
| Deputy to the Director (Office of Thrift Supervision)  | WALTER B. MASON            |
| Deputy to the Director (Appointive)                    | (VACANCY)                  |
| Chief Information Officer                              | DONALD C. DEMITROS         |
| General Counsel                                        | WILLIAM F. KROENER III     |
| Director, Division of Administration                   | ARLEAS UPTON KEA           |
| Director, Division of Compliance and Consumer Affairs  | STEPHEN M. CROSS           |
| Director, Division of Finance                          | FREDERICK S. SELBY         |
| Director, Division of Information Resources Management | DONALD C. DEMITROS         |
| Director, Division of Insurance                        | ARTHUR J. MURTON           |
| Director, Division of Research and Statistics          | WILLIAM R. WATSON          |
| Director, Division of Resolutions and Receiverships    | MITCHELL L. GLASSMAN       |
| Director, Division of Supervision                      | JAMES L. SEXTON            |
| Director, Office of Corporate Communications           | PHIL BATTEY, <i>Acting</i> |
| Director, Office of Diversity and Economic Opportunity | D. MICHAEL COLLINS         |
| Director, Office of Internal Control Management        | VIJAY G. DESHPANDE         |
| Director, Office of Legislative Affairs                | ALICE C. GOODMAN           |
| Director, Office of Ombudsman                          | RONALD F. BIEKER           |
| Inspector General                                      | GASTON L. GIANNI, JR.      |

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*The Federal Deposit Insurance Corporation promotes and preserves public confidence in U.S. financial institutions by insuring bank and thrift deposits up to the legal limit of \$100,000; by periodically examining State-chartered banks that are not members of the Federal Reserve System for safety and soundness as well as compliance with consumer protection laws; and by liquidating assets of failed institutions to reimburse the insurance funds for the cost of failures.*

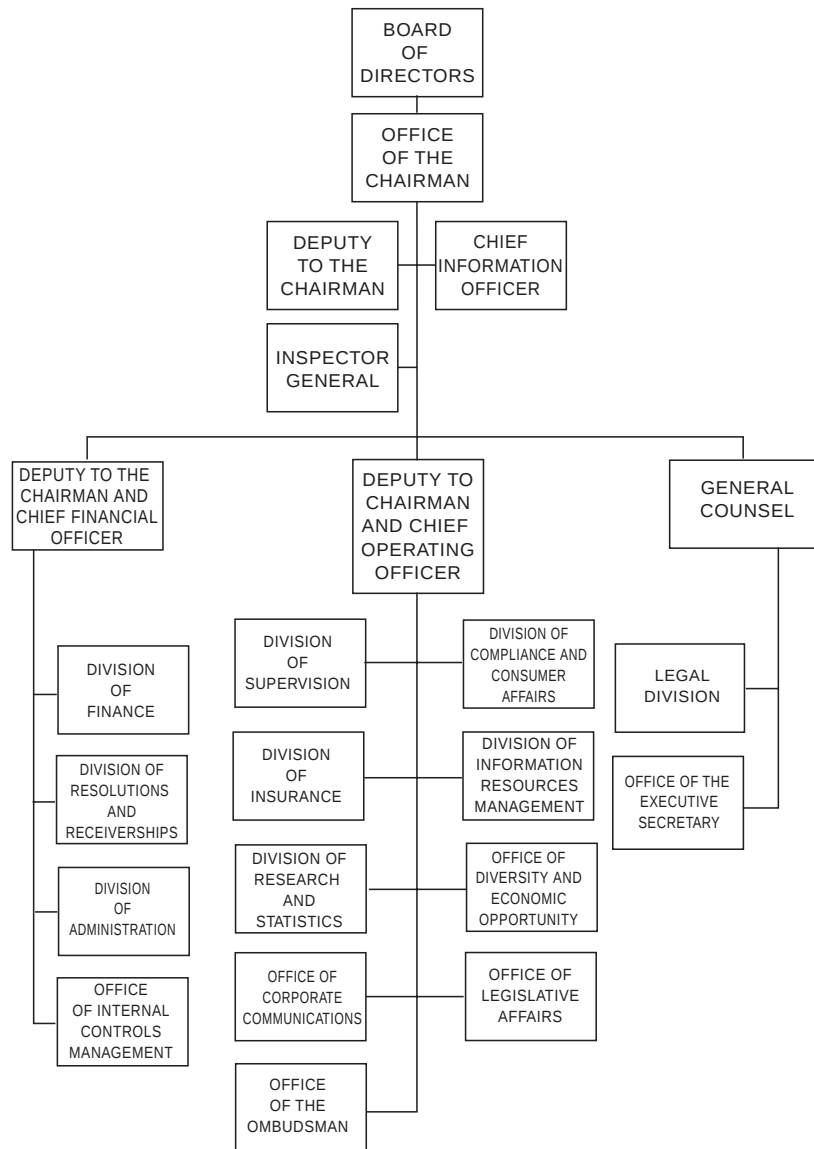
The Federal Deposit Insurance Corporation (FDIC) was established under the Banking Act of 1933 in response to numerous bank failures during the Great Depression. FDIC began insuring banks on January 1, 1934. Congress has increased the limit on deposit insurance five times since 1934, the most current level being \$100,000.

FDIC does not operate on funds appropriated by Congress. Its income is derived from insurance premiums on

deposits held by insured banks and savings associations and from interest on the required investment of the premiums in U.S. Government securities. It also has authority to borrow from the Treasury up to \$30 billion for insurance purposes.

Management of FDIC consists of a Board of Directors that includes the Chairman, Vice Chairman, and Appointive Director. The Comptroller of the Currency, whose office supervises national banks, and the Director of the

**FEDERAL DEPOSIT INSURANCE CORPORATION**



Office of Thrift Supervision, which supervises federally or State-chartered savings associations, are also members of the Board. All five Board members are appointed by the President and confirmed by the Senate, with no more than three being from the same political party.

Activities

FDIC insures about \$2.9 trillion of U.S. bank and thrift deposits. The insurance funds are composed of insurance premiums paid by banks and savings associations and the interest on the investment of those premiums in U.S. Government securities, as required by law. Banks pay premiums to the Bank Insurance Fund (BIF), while savings associations pay premiums to the Savings Association Insurance Fund (SAIF). Premiums are determined by an institution's level of capitalization and potential risk to its insurance fund.

FDIC examines about 5,700 commercial and savings banks that are not members of the Federal Reserve System, called State-chartered nonmember banks. FDIC also has authority to examine other types of FDIC-insured institutions for deposit insurance purposes. The two types of examinations conducted are for safety and soundness, and for compliance with applicable consumer laws such as the Truth in Lending Act, the Home Mortgage Disclosure Act, and the Community Reinvestment Act. Examinations are performed on the institution's premises and off-site through computer data analysis.

A failed bank or savings association is generally closed by its chartering authority, and FDIC is named receiver.

FDIC is required to resolve the closed institution in a manner that is least costly to FDIC. Ordinarily, FDIC attempts to locate a healthy institution to acquire the failed entity. If such an entity cannot be found, FDIC pays depositors the amount of their insured funds, usually by the next business day following the closing. Depositors with funds that exceed the insurance limit often receive an advance dividend, which is a portion of their uninsured funds that is determined by an estimate of the future proceeds from liquidating the failed institution's remaining assets. Depositors with funds in a failed institution that exceed the insurance limit receive a receivership certificate for those funds and partial payments of their uninsured funds as asset liquidation permits.

As part of its insurance, supervisory, and liquidation responsibilities, FDIC also performs other functions relating to State nonmember banks, including:

- approval or disapproval of mergers, consolidations, and acquisitions where the resulting bank is an insured State nonmember;
- approval or disapproval of a proposal by a bank to establish and operate a new branch, close an existing branch, or move its main office from one location to another;
- approval or disapproval of requests to engage as principal in activities and investments that are not permissible for a national bank;
- issuance of enforcement actions, including cease-and-desist orders, for specific violations or practices requiring corrective action; and
- review of changes in ownership or control of a bank.

Regional Offices—Federal Deposit Insurance Corporation

| Region/Address                                                        | Telephone    |
|-----------------------------------------------------------------------|--------------|
| <b>Supervision/Compliance and Consumer Affairs.</b>                   |              |
| Atlanta, GA (Suite 1600, 1201 W. Peachtree St. NE., 30309) .....      | 404-817-1300 |
| Boston, MA (15 Braintree Hill Office Park, Braintree, MA 02184) ..... | 781-794-5500 |
| Chicago, IL (Suite 3600, 500 W. Monroe St., 60661) .....              | 312-382-7500 |
| Dallas, TX (Suite 1900, 1910 Pacific Ave., 75201) .....               | 972-761-8475 |
| Kansas City, MO (Suite 1200, 2345 Grand Ave., 64108) .....            | 816-234-8000 |
| Memphis, TN (Suite 1900, 5100 Poplar Ave., 38137) .....               | 901-685-1603 |
| New York, NY (20 Exchange Pl., 10005) .....                           | 917-320-2500 |
| San Francisco, CA (Suite 2300, 25 Ecker St., 94105) .....             | 415-546-0160 |
| <b>Resolutions and Receiverships.</b>                                 |              |

## Regional Offices—Federal Deposit Insurance Corporation—Continued

| Region/Address                                        | Telephone    |
|-------------------------------------------------------|--------------|
| Southwest (1910 Pacific Ave., Dallas, TX 75201) ..... | 214-754-0098 |

**Sources of Information**

**Consumer Information** Information about deposit insurance and other consumer matters is available from the Division of Compliance and Consumer Affairs (DCA) at the same address or any regional office, or DCA's hotline, 800-934-3342. For a copy of a bank's quarterly Report of Condition, call 800-945-2186.

**General Inquiries** Written requests for general information may be directed to the Office of Corporate Communications, Federal Deposit Insurance Corporation, 550 Seventeenth Street NW., Washington, DC 20429.

**Public Records** Inquiries about the types of records available to the public, including records available under the Freedom of Information Act, should be directed to the Office of the Executive Secretary (phone, 202-898-7021) or any regional office.

**Publications** Publications, press releases, congressional testimony, directives to financial institutions, and other documents are available through the Public Information Center. Phone, 800-276-6003. E-mail, [publicinfo@fdic.gov](mailto:publicinfo@fdic.gov). Internet, [www.fdic.gov](http://www.fdic.gov).

For further information, contact the Corporate Communications Office, Federal Deposit Insurance Corporation, 550 Seventeenth Street NW., Washington, DC 20429. Phone, 202-898-6993. Internet, [www.fdic.gov](http://www.fdic.gov).

**FEDERAL ELECTION COMMISSION**

999 E Street NW., Washington, DC 20463

Phone, 202-694-1100 or 800-424-9530 (toll-free). Internet, [www.fec.gov](http://www.fec.gov).

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Vice Chairman  
Commissioners

DARRYL R. WOLD  
DANNY L. McDONALD  
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MASON, KARL J. SANDSTROM,  
SCOTT E. THOMAS  
JAMES A. PEHRKON  
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LYNNE A. MCFARLAND

Staff Director  
General Counsel  
Inspector General

*The Federal Election Commission has exclusive jurisdiction in the administration and civil enforcement of laws regulating the acquisition and expenditure of campaign funds to ensure compliance by participants in the Federal election campaign process. Its chief mission is to provide public disclosure of campaign finance activities and effect voluntary compliance by providing the public with information on the laws and regulations concerning campaign finance.*

The Federal Election Commission is an independent agency established by section 309 of the Federal Election Campaign Act of 1971, as amended (2 U.S.C. 437c). It is composed of six

Commissioners appointed by the President with the advice and consent of the Senate. The act also provides for three statutory officers—the Staff Director, the General Counsel, and the