

*Industry Data, Educational Materials, and Outreach*

- Quarterly Banking Profile
- Studies (e.g., FDIC Community Banking Study)
- White Papers
- Surveys (e.g., National Survey of Unbanked and Underbanked Households)
- FDIC Videos, Webcasts, Webinars
- Roundtables
- Industry Conferences
- Advisory Committee Meetings
- Community Outreach Program/ Listening Tours
- Industry Conference Calls
- Supervisory Insights
- FDIC Brochures
- Community Bank Resource Kit

*General Communication*

- *FDIC.gov* website<sup>3</sup>
- Social Media (e.g., Twitter, Facebook, LinkedIn, YouTube)
- Email subscriptions
- RSS Feeds

*Direct Communication*

- Hotlines (e.g., 1-877-ASK-FDIC)
- Assistance forms (e.g., Business Assistance Form, Deposit Insurance Form, Interagency Appraisal Complaint Form, Potential Franchise Bidder Contact Form)
- Email Boxes (e.g., *webmaster@fdic.gov*, *assessments@fdic.gov*, *supervision@fdic.gov*, *FDICInquiriesandComp@fdic.gov*)
- *FDICconnect*: The FDIC communicates directly with banks through *FDICconnect*, the secure internet channel for FDIC-insured institutions to conduct business and exchange information with the FDIC.
- Reports of Examination
- Letters
- Emails
- Telephone calls
- In-Person Meetings
- Compliance Reviews
- Assessment Quarterly Certified Statement Invoice packet

**Suggested Topics for Commenters**

To reduce burden for institutions and others seeking information, both in terms of expending fewer resources to find relevant information and decreasing the amount of information that needs to be reviewed, the FDIC is seeking input on how best to streamline and improve communication with the industry. The FDIC encourages comments from all interested members of the public, including but not limited to insured depository institutions, other financial institutions or companies,

individual depositors and consumers, consumer groups, and other members of the financial services industry. Please be as specific as possible to allow the FDIC to evaluate comments more effectively.

In addition to general feedback on the FDIC's communication, transparency, and related initiatives described above, the FDIC also requests input on the following more specific topics and questions related to the FDIC's communication and transparency:

*Efficiency*

1. How effective are the FDIC's current forms of communication, including those listed above? Which methods are the most effective? Which are the least effective? Are there other methods of communication the FDIC should consider?
2. Is it clear to IDIs which communication is supervisory in nature and which is purely informational?
3. Is the FDIC communicating through too many different forms and channels? Is the FDIC communicating too much information? Should some forms and channels of communication be eliminated?
4. How can the FDIC better streamline and organize its communication with IDIs in order to distribute important information more efficiently?
5. How appropriate is the timing and frequency of communication?

*Ease of Access*

1. Is FDIC information readily available and easy to find? If not, how can the FDIC make it easier to receive and find information?
2. How can the FDIC improve the *FDIC.gov* website? Does the website search function provide helpful and relevant results? What aspects of the *FDIC.gov* website are most helpful?
3. Are there other forms of technology the FDIC should use to communicate with IDIs?
4. What is the most effective way for the FDIC to organize or flag communications that are relevant to community banks?
5. The FDIC provides an opportunity for institutions and their consumer compliance personnel to opt in to receive email alerts when the FDIC's Compliance Examination Manual (CEM) is updated or revised. Are there additional ways that the FDIC should consider communicating about CEM updates and revisions? Are there other areas or contexts where email alerts from the FDIC would be helpful?
6. The FDIC engages in a variety of initiatives with institutions interested in acquiring failed institutions and assets, including outreach events that provide

information on how the FDIC markets assets and how interested parties can bid on assets offered for sale, as well as asset purchaser workshops marketed extensively to minority- and women-owned investors and companies interested in learning about the process for failed bank asset sales. Are there additional ways that the FDIC should consider communicating with institutions interested in acquiring failed institutions and assets?

*Content*

1. Which types of communication are best suited for informing IDIs about new policy initiatives, new laws and regulations, new guidance, new background or educational materials, news and other updates?
2. The FDIC is looking at ways to improve the process for disseminating information through FILs. The FDIC staff has reviewed all outstanding FILs issued between 1995 and 2017 to determine which ones should be archived, which should be preserved, and whether any could be combined with others to streamline the information provided to the industry. The removal of certain outdated FILs will reduce the amount of information supervised institutions need to review and make it easier to update and streamline documents that communicate supervisory expectations to the industry going forward. Should FILs be organized chronologically, by topic, by applicable regulation, or by institution size? Are FILs preferable to other forms of communication? Should the FDIC distinguish FILs that communicate regulations and policy from FILs that may be merely informational?

Dated at Washington, DC, on October 1, 2018.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**  
*Executive Secretary.*

[FR Doc. 2018-21704 Filed 10-4-18; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION****Notice of Termination of Receiverships**

The Federal Deposit Insurance Corporation (FDIC or Receiver), as Receiver for each of the following insured depository institutions, was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law.

<sup>3</sup> <https://www.fdic.gov>.

## NOTICE OF TERMINATION OF RECEIVERSHIPS

Fund	Receivership name	City	State	Termination date
10165 .....	Peoples First Community Bank .....	Panama City .....	FL	10/1/2018
10401 .....	Blue Ridge Savings Bank, Inc .....	Asheville .....	NC	10/1/2018
10459 .....	First United Bank .....	Crete .....	IL	10/1/2018

The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective on the termination dates listed above, the Receiverships have been terminated, the

Receiver has been discharged, and the Receiverships have ceased to exist as legal entities.

Dated at Washington, DC, on October 1, 2018.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2018-21675 Filed 10-4-18; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL DEPOSIT INSURANCE CORPORATION****Notice to All Interested Parties of Intent To Terminate Receivership**

Notice is hereby given that the Federal Deposit Insurance Corporation (FDIC or Receiver) as Receiver for the institution listed below intends to terminate its receivership for said institution.

## NOTICE OF INTENT TO TERMINATE RECEIVERSHIP

Fund	Receivership name	City	State	Date of appointment of receiver
10451 .....	Georgia Trust Bank .....	Buford .....	GA	07/20/2012

The liquidation of the assets for the receivership has been completed. To the extent permitted by available funds and in accordance with law, the Receiver will be making a final dividend payment to proven creditors.

Based upon the foregoing, the Receiver has determined that the continued existence of the receivership will serve no useful purpose. Consequently, notice is given that the receivership shall be terminated, to be effective no sooner than thirty days after the date of this notice. If any person wishes to comment concerning the termination of the receivership, such comment must be made in writing, identify the receivership to which the comment pertains, and sent within thirty days of the date of this notice to: Federal Deposit Insurance Corporation, Division of Resolutions and Receiverships, Attention: Receivership Oversight Department 34.6, 1601 Bryan Street, Dallas, TX 75201.

No comments concerning the termination of this receivership will be considered which are not sent within this time frame.

Dated at Washington, DC, on October 1, 2018.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2018-21676 Filed 10-4-18; 8:45 am]

**BILLING CODE 6714-01-P**

**FEDERAL RESERVE SYSTEM****Formations of, Acquisitions by, and Mergers of Savings and Loan Holding Companies**

The companies listed in this notice have applied to the Board for approval, pursuant to the Home Owners' Loan Act (12 U.S.C. 1461 *et seq.*) (HOLA), Regulation LL (12 CFR part 238), and Regulation MM (12 CFR part 239), and all other applicable statutes and regulations to become a savings and loan holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a savings association and nonbanking companies owned by the savings and loan holding company, including the companies listed below.

The applications listed below, as well as other related filings required by the Board, are available for immediate inspection at the Federal Reserve Bank indicated. The application also will be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the standards enumerated in the HOLA (12 U.S.C. 1467a(e)). If the proposal also involves the acquisition of a nonbanking company, the review also includes whether the acquisition of the nonbanking company complies with the standards in section 10(c)(4)(B) of the HOLA (12 U.S.C. 1467a(c)(4)(B)). Unless otherwise noted, nonbanking activities

will be conducted throughout the United States.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than November 5, 2018.

*A. Federal Reserve Bank of Richmond* (Adam M. Drimer, Assistant Vice President) 701 East Byrd Street, Richmond, Virginia 23219. Comments can also be sent electronically to or [Comments.applications@rich.frb.org](mailto:Comments.applications@rich.frb.org).

1. *Bay-Vanguard, MHC and BV Financial, Inc., both of Sparrows Point, Maryland*; to acquire voting shares of Kopernik Bank, Baltimore, Maryland.

Board of Governors of the Federal Reserve System, October 2, 2018.

**Yao-Chin Chao,**

*Assistant Secretary of the Board.*

[FR Doc. 2018-21712 Filed 10-4-18; 8:45 am]

**BILLING CODE P**

**FEDERAL RESERVE SYSTEM****Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities**

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage *de novo*, or to acquire or control voting securities or