

On-Demand 2026 Webinar

FDIC Deposit Insurance Rules: Complete Overview and Latest Updates

Originally presented on
Wednesday, July 22, 2026
(2.0 hours)

Presented by
Tricia E. Engelhardt, Esq.
Principal of Aldrich & Bonnefin, PLC



WHO SHOULD ATTEND?

Deposit operations, Compliance, Deposit
operations, Compliance staff,
Internal auditors

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC*

This presentation will provide a complete overview of the FDIC's deposit insurance rules. We will explain the different account "ownership categories," including those which apply to personal accounts, fiduciary accounts and business accounts. Pass-through deposit insurance requirements and practical insights will be discussed. Use of the FDIC's "advertising statement" will also be addressed, including carve-outs and requirements for promotions involving non-deposit investment products.

We will also outline the "sweep" disclosure requirements, intended to advise clients when certain cash management sweep transactions are no longer FDIC insured and how the FDIC will treat the funds in the event of bank failure.

Importantly, our discussion will include the FDIC's rule changes that go into effect April 1, 2027. Among other things, these rules govern digital usage of the FDIC official logo and signage.

The FDIC's FAQs will be highlighted and several account examples will be discussed to understand the proper insurance calculations.

Highlighted areas will include:

- Understanding "ownership categories"
- Pass-through deposit insurance
- Advertising membership
- NDIP restriction
- Sweep account disclosures
- New changes coming April 1, 2027
- FDIC's FAQs & examples with insurance calculations

ON-DEMAND STREAMING AVAILABLE



BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancesgroup.com



* Janet Bonnefin has retired from the firm.

FDIC Deposit Insurance Rules: Complete Overview and Latest Updates — On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on July 22, 2026. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

Member Status	On-Demand Pricing
BCG Member	\$350.00
BCG Non-member	\$430.00

REGISTRATION

BCG Members: To register, contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "On-Demand Events." Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after the purchase has been made.

BCG Non-members: If your institution has previously registered for a BCG event, using your institution's username and password, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "On-Demand Events." Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, contact Katrina Jensen at 800-742-3600 or email her at info@bankerscompliancegroup.com to obtain a username and password.

PAYMENT

BCG Members: This On-Demand Webinar is offered to BCG Members on an optional basis. We will include the registration fee on the BCG Member's monthly BCG invoice.

BCG Non-members: Non-members may pay by credit card or check. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, and indicate the event for which you are registering. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

CANCELLATION POLICY

BCG Members: Once you click "Save" on the registration page, your registration fee is non-refundable.

BCG Non-members: Once your payment for the On-Demand Event is complete, your registration fee is non-refundable.

ACCREDITATION

(Continuing Education credit will be provided only to the registrant)

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.