

Commission's fax-on-demand (phone, 202-418-2805).

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.

FEDERAL DEPOSIT INSURANCE CORPORATION

550 Seventeenth Street NW., Washington, DC 20429
 Phone, 202-736-6000. Internet, www.fdic.gov.

Board of Directors:

Chairman DONALD E. POWELL
 Vice Chairman JOHN M. REICH

Directors:

(Comptroller of the Currency) JULIE L. WILLIAMS, *Acting*
 (Director, Office of Thrift Supervision) JAMES E. GILLERAN
 Appointive Director THOMAS J. CURRY

Officials:

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Chief of Staff	JODEY C. ARRINGTON
Deputy to the Chairman and Chief Financial Officer	STEVEN O. APP
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
Special Assistant to the Director	JOHN F. VOGEL
General Counsel	WILLIAM F. KROENER III
Director, Division of Administration	ARLEAS UPTON KEA
Director, Division of Finance	FREDERICK S. SELBY
Director, Division of Information Technology and Chief Information Officer	MICHAEL E. BARTELL
Director, Division of Insurance and Research	ARTHUR J. MURTON
Director, Division of Resolutions and Receiverships	MITCHELL L. GLASSMAN
Director, Division of Supervision and Consumer Protection	MICHAEL J. ZAMORSKI
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Director, Office of Enterprise Risk Management	JAMES H. ANGEL, JR.
Director, Office of Legislative Affairs	ALICE C. GOODMAN
Ombudsman	COTTRELL L. WEBSTER

Director, Office of Public Affairs
 Chief Learning Officer
 Inspector General

STAN IVIE
 DAVID C. COOKE
 PATRICIA M. BLACK, *Acting*

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 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

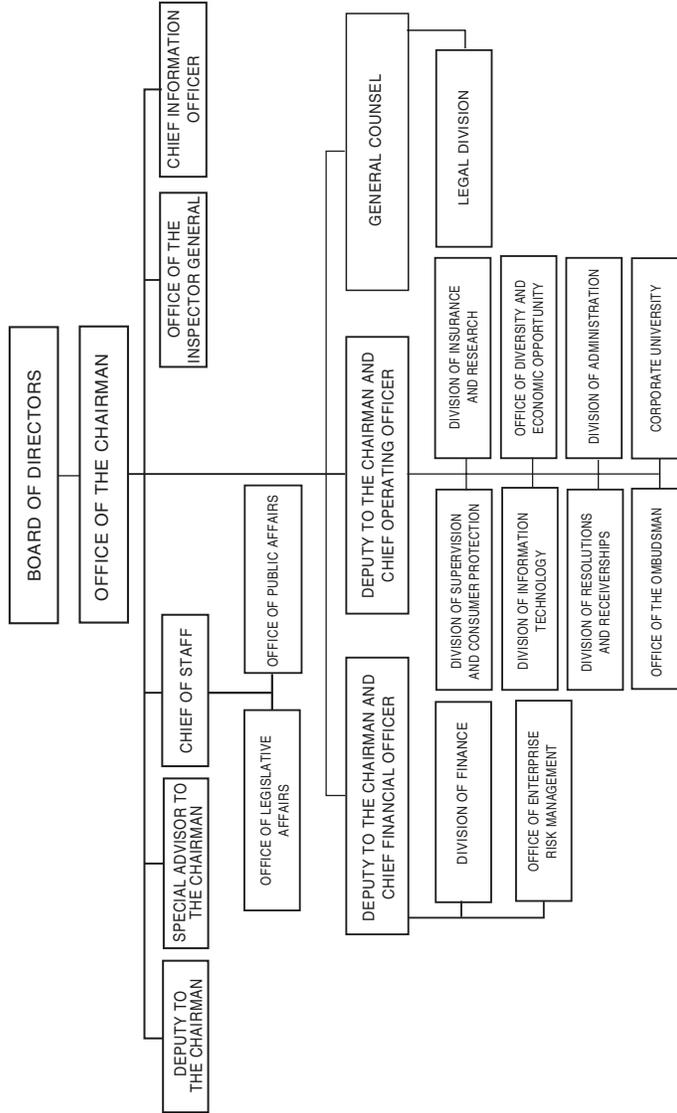
FDIC insures about \$3.6 trillion of U.S. bank and thrift deposits. The insurance funds are composed of insurance premiums paid by banks and savings associations and the interest on the investment of those premiums in U.S. Government securities, as required by law. Banks pay premiums to the Bank

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 5,262 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, the Equal Credit Opportunity Act, the Fair Housing 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

FEDERAL DEPOSIT INSURANCE CORPORATION



certificate for those funds and partial payments of their uninsured funds as asset disposition permits.

As part of its insurance, supervisory, and receivership 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
Atlanta, GA (Suite 800, 10 Tenth St. NE., 30309)	678-916-2200
Chicago, IL (Suite 3500, 500 W. Monroe St., 60661)	312-382-7500
Dallas, TX (Suite 1900, 1910 Pacific Ave., 75201)	214-754-0098
Kansas City, MO (Suite 1200, 2345 Grand Blvd., 64108)	816-234-8000
New York, NY (4th Fl., 20 Exchange Pl., 10005)	917-320-2500
San Francisco, CA (Suite 2300, 25 Jessie St., 94105)	808-546-1810

Sources of Information

Consumer Information Telephone inquiries about deposit insurance and other consumer matters can be directed to the FDIC call center at 877-275-3342. For credit card complaints, call 800-378-9581, from 8 a.m. to 8 p.m., eastern time, Monday through Friday. Written inquiries can be sent to the Division of Supervision and Consumer Protection at the regional offices listed above or to FDIC headquarters. E-mail inquiries can be sent to the FDIC Web site at www.fdic.gov. The online FDIC customer assistance form for submitting an inquiry or a complaint is available at www2.fdic.gov/starsmail/index.html. A copy of a bank’s quarterly Report of Condition is available from the call center at cost, or free from the FDIC Web site at www2.fdic.gov/Call_TFR_Rpts/.

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

Public Records Many FDIC records are available on the FDIC Web site. Inquiries about other types of records available to the public, including records available under the Freedom of Information Act, should be directed to the Chief, FOIA/PA Group 550 17th St. NW., Washington, DC 20429 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, 877-275-3342 (option 4). E-mail, publicinfo@fdic.gov. Internet, www.fdic.gov.

For further information, contact the Office of Public Affairs, Federal Deposit Insurance Corporation, 550 Seventeenth Street NW., Washington, DC 20429. Phone, 202-898-6993. Internet, 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.

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Vice Chairman
Commissioners

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General Counsel
Inspector General

JAMES A. PEHRKON
LAWRENCE NORTON
LYNNE A. MCFARLAND

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 Inspector General—who are appointed by the Commission.

Activities

The Commission administers and enforces the Federal Election Campaign Act of 1971, as amended (2 U.S.C. 431 *et seq.*), and the Revenue Act, as amended (26 U.S.C. 1 *et seq.*). These laws provide for the public funding of Presidential elections, public disclosure of the financial activities of political committees involved in Federal elections, and limitations and prohibitions on contributions and expenditures made to influence Federal elections (Presidency, Senate, and House of Representatives).

Public Funding of Presidential Elections

The Commission oversees the public financing of Presidential elections by

certifying Federal payments to primary candidates, general election nominees, and national nominating conventions. It also audits recipients of Federal funds and may require repayments to the U.S. Treasury if a committee makes nonqualified campaign expenditures.

Disclosure The Commission ensures the public disclosure of the campaign finance activities reported by political committees supporting Federal candidates. Committee reports, filed regularly, disclose where campaign money comes from and how it is spent. The Commission places reports on the public record within 48 hours after they are received and computerizes the data contained in the reports.

Sources of Information

Congressional Affairs Office This Office serves as primary liaison with Congress and executive branch agencies. The Office is responsible for keeping Members of Congress informed about Commission decisions and, in turn, for informing the Commission on legislative developments. For further information, call 202-694-1006 or 800-424-9530.

Employment Inquiries regarding employment opportunities should be