



2008 Annual Development Banking Conference  
November 6-7, 2008

**Regulator Panel – Opportunities for the  
CDBI Industry  
4:15 pm – 5:30 pm**

**Moderator:**

**Chuck Van Loan**

Director, Independent Bank Corporation NCIF Trustee

**Panelists:**

**Robert Mooney**

Deputy Director, Consumer Protection and Consumer Affairs, FDIC

**Barry Wides**

Deputy Comptroller, Community Affairs, OCC

**Gregory Watson**

Regional Manager, Division of Resolutions and Receiverships,  
FDIC

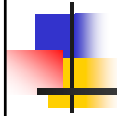
**Cassandra McConnell**

Director, Consumer and Community Affairs, OTS

November 6, 2008

[www.ncif.org](http://www.ncif.org)

# Resolutions: The Process of Bidding on Distressed Banks



## National Community Investment Fund Conference

November 6, 2008

Gregory Watson

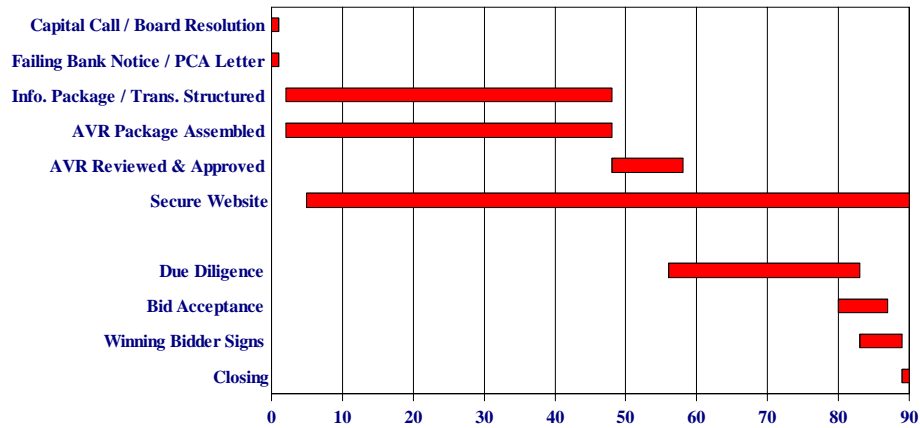


## Resolution Process: Primary Goals

- Provide customers timely access to their insured funds
- Resolve failed institutions in the least costly manner
- Manage receiverships to maximize net return



## Resolution Process



# Contact Information & Preferences

- Two contacts
- Email addresses and phone numbers
- Geographic preference of future acquisitions
- Interest in purchasing deposit franchise
- Interest in purchasing asset portfolios

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The screenshot shows the FDIC Quick Links for Bankers website in a Windows Internet Explorer browser window. The address bar shows the URL <http://www.fdic.gov/quicklinks/bankers.html>. The page features the FDIC logo and a navigation menu with tabs for Home, Deposit Insurance, Consumer Protection, Industry Analysis, Regulations & Examinations, Asset Sales, News & Events, and About FDIC. The main content area is titled "Quick Links for Bankers" and is organized into several sections:

- Highlights:**
  - Home Ownership Preservation Loans** (April 30, 2008): FDIC proposal to Congress to assist in making loans to borrowers with unaffordable mortgages. [read more...](#)
  - Letter to Stakeholders** (February 14, 2008): This edition highlights the FDIC's activities and year-end financial statistics for 2007. [read more...](#)
- Top Picks:**
  - [Institution Directory](#)
  - [Call & Thrift Financial Reports](#)
  - [FDIC Law, Regulations & Related Acts](#)
  - [Uniform Bank Performance Reports](#)
  - [Summary of Deposits](#)
- Resources:**
  - [FDIC connect](#)
  - [Office of the Ombudsman](#)
  - [Directors' Corner](#)
  - [Deposit Insurance Products Order Form](#)
  - [Ordering & Using FDIC Signs & Logos](#)
  - [Reprintable FDIC Brochures](#)
  - [Forms](#)
  - [Publications & Documents](#)
  - [Lessons Learned from Hurricane Katrina: Preparing Your Institution for a Catastrophic Event](#)
  - [Appeals of Material Supervisory Determinations: Guidelines & Decisions](#)
  - [Bank Examinations](#)
  - [Minority Depository Institutions Program](#)
- Research & Analysis:**
  - [FDIC Quarterly](#)
- Deposit Insurance:**
  - [Electronic Deposit Insurance Estimator \(EDIE\) - Banker's Version](#)
  - [Financial Institution Employee's Guide to Deposit Insurance](#)
  - [One-time Assessment Credit Report](#)
  - [Assessment Rate Calculator](#)
  - [Deposit Insurance Assessments](#)
  - [Your Insured Deposits](#)
  - [Videos on Deposit Insurance Coverage](#)
  - [Insuring Your Deposits](#)
  - [Deposit Insurance Assessment Appeals: Guidelines & Decisions](#)
- Policy & Legislation:**
  - [Home Ownership Preservation Loans](#)
  - [FDIC Law, Regulations & Related Acts](#)
  - [Financial Institution Letters](#)
  - [FDIC Federal Register Citations](#)

FDICconnect : Secure Welcome - Windows Internet Explorer


https://www2.fdicconnect.gov/

FDICconnect  
Federal Deposit Insurance Corporation

**FDICconnect Business Center**

The FDICconnect Business Center is the secure Internet channel for FDIC-insured institutions to conduct business and exchange information with the FDIC.

[Access Pre-Exam File Exchange Administration System \(EFEADM\)](#)  
FDIC Examiners to access File Exchange Administration System (EFEADM).



[Sign In](#)  
If you already have a User ID, sign in.

[Register](#)  
To register for access to the FDICconnect Business Center, only bank employees or their representatives should register. Prior to registering, please verify that your financial institution has designated a coordinator for FDICconnect and submitted the Designated Coordinator form. This form was mailed to FDIC-insured institutions as an attachment to [FDIC-2004](#) and [FDIC-93-2003](#). If your institution needs another copy of the form, please email us at [FDICconnect@fdic.gov](mailto:FDICconnect@fdic.gov).

[Summary of Deposits](#)  
FDICconnect registration is not required to submit the Summary of Deposits. Please see the survey invitation sent to your bank for more information.

[Forgot Password](#)  
If you have forgotten your password, you can reset it here.

[Registration Overview](#)  
General information on the Business Center registration process.

[FAQ](#)  
View the FDICconnect list of Frequently Asked Questions (FAQ).

[Security Notice](#)  
View the FDICconnect Security Notice.



## Bidders List Regulatory Criteria

- Tier 1 Leverage Capital: at least 4%
- CAMELS composite: 1 or 2
- Management Rating: 1 or 2
- Community Reinvestment Act Rating Satisfactory or Outstanding
- Satisfactory Anti-Money Laundering Records
- Invitation to all Qualified MDIs

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- Market the institution via a secure website
- All financial, legal and regulatory information is uploaded and available 24/7
- Loan pools and deposit trial balances are also available but redacted

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The screenshot shows a Microsoft Internet Explorer browser window displaying the IntraLinks login page. The browser's address bar shows the URL <https://services.intralinks.com/login.html>. The page features the IntraLinks logo and the tagline "The workspace is virtual. The trust is real." Below the logo, there is a login form with fields for "IntraLinks ID" and "password", and a "GO" button. To the left of the login form, there are links for "Problems logging in?", "Other questions?", and "Need training?". A large banner image on the right side of the page shows a group of people in a meeting, with the text "Have document exchange for clinical trials down to a science." and a link to learn more about Life Sciences solutions. The browser's status bar at the bottom shows "Done" and "Internet".



## Transaction Structures

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- Purchase and Assumption (P&A) with optional loan pools
- Whole Bank Transaction
- Insured Deposit Transfer

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## How Banks Can Contact FDIC if Interested in Bidding

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- FDIC*connect*, Acquiring a Failed Financial Institution
- Email – [institutionsales@fdic.gov](mailto:institutionsales@fdic.gov)
- Call Debra Harrell at 1-800-568-9161 Ext. 2598 or [DHarrell@fdic.gov](mailto:DHarrell@fdic.gov);  
Cora Hunt Ext. 2396 or [CHunt@fdic.gov](mailto:CHunt@fdic.gov)

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