

Investment & Insurance Advertising Compliance Checklist

Publication _____ Publication Date _____ Reviewed by _____ Date _____

√	Nondeposit Investment Products (Interagency Statement February 15, 1994)		
	Ad does not contain “Member FDIC”		
	<p>Ad contains statement that investment products are:</p> <ol style="list-style-type: none"> 1. Not FDIC insured; 2. Not deposits or other obligations of bank and are not guaranteed by bank; 3. Are subject to investment risk, including possible loss of principal. <p>Or alternatively displays the short form logo:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center; padding: 5px;">NOT FDIC INSURED</td> <td style="text-align: center; padding: 5px;">No bank guarantee May lose value</td> </tr> </table>	NOT FDIC INSURED	No bank guarantee May lose value
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	<p>If specific investment product advertised:</p> <ul style="list-style-type: none"> ✓ Include name of investment firm through which securities are offered. ✓ Include SIPC disclosure. 		
√	Insurance and Annuity Products (GLBA § 305 – Bank Sales of Insurance)		
	Ad does not contain “Member FDIC”		
	<p>Ad contains statement that insurance or annuity products are:</p> <ol style="list-style-type: none"> 1. Not a deposit; 2. Not FDIC-insured; 3. Not insured by any federal government agency; 4. Not guaranteed by the bank; and 5. May go down in value. 		
	<p>If specific insurance or annuity product advertised</p> <ul style="list-style-type: none"> ✓ Include name of insurance firm through which insurance or annuity is offered. 		
√	Combined ad also featuring insured deposit products		
	<p>Ensure investment, insurance and annuity products are visually segregated in advertisement.</p> <ul style="list-style-type: none"> ✓ “Member FDIC” statement included ONLY in segregated section of ad that describes insured deposit products. ✓ Appropriate NDIP or insurance disclosures included in segregated section of ad that describes non-deposit investment products, or insurance and/or annuity products. 		