

Types of Financial Institutions

National Bank – The word "National" appears in the bank's name, or the initials N.A. appear after the bank's name.

Agency to Contact: Comptroller of the Currency

State-Chartered Bank, Member of the Federal Reserve System – Two signs will be prominently displayed on the door of the bank or in the lobby. One will say "Member, Federal Reserve System." The other will indicate that deposits are insured by the Federal Deposit Insurance Corporation and/or "Deposits Federally Insured to \$100,000--Backed by the Full Faith and Credit of the United States Government." The word "National" does not appear in the name; the initials N.A. do not appear after the name.

Agency to Contact: Federal Reserve Board (www.federalreserve.gov) for federal laws; Wisconsin Department of Financial Institutions (www.wdfi.org) for state laws.

State Non-Member Bank or State-Chartered Savings Bank, Federally Insured – A sign will be prominently displayed at each teller station to indicate that deposits are insured by the Federal Deposit Insurance Corporation and/or "Deposits Federally Insured to \$100,000--Backed by the Full Faith and Credit of the United States Government." There will not be a sign saying "Member, Federal Reserve System." The word "National" or the initials N.A. will not appear in the name.

Agency to Contact: Federal Deposit Insurance Corporation (www.fdic.gov) for federal laws; WDFI for state laws.

Federal Savings and Loan Association or Federal Savings Association, Federally Insured – Generally, the word "Federal" appears in the name of the savings and loan association or its name includes initials such as "FA" which indicate its status as a federal savings and loan association. A sign will be prominently displayed at each teller station that says "Deposits Federally Insured to \$100,000--Backed by the Full Faith and Credit of the United States Government."

Agency to Contact: Office of Thrift Supervision (www.ots.treas.gov)

Federal Savings Bank, Federally Insured – Generally, the word "Federal" appears in the name of the savings bank or its name includes the initials such as "FSB" which indicate its status as a federal savings bank. A sign will prominently displayed at each teller station that says "Deposits Insured to \$100,000--Backed by the Full Faith and Credit of the United States Government."

Agency to Contact: Office of Thrift Supervision

State-Chartered Federally Insured Savings Institution – There will be a sign prominently displayed at each teller station that says "Deposits Federally Insured to \$100,000--Backed by the Full Faith and Credit of the United States Government."

Agency to Contact: Office of Thrift Supervision.

State Chartered Banks or Savings Institutions without Federal Deposit Insurance – Institution has none of the above-described characteristics.

Agency to Contact: WDFI for state laws; Federal Trade Commission (www.ftc.gov) for federal laws.

Federally Chartered Credit Union – The term "Federal credit union" appears in the name of the credit union.

Agency to Contact: National Credit Union Administration (www.ncua.gov)

State-Chartered, Federally Insured Credit Union – A sign will be displayed by stations or windows where deposits are accepted indicating that deposits are insured by NCUA. The term "Federal credit union" does not appear in the name.

Agency to Contact: Wisconsin Department of Financial Institutions or Federal Trade Commission.

State-Chartered Credit Unions without Federal Insurance – The term "Federal credit union" does not appear in the name.

Agency to Contact: WDFI or Federal Trade Commission.