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October 20, 2025

Via Electronic Submission

Ms. Jennifer M. Jones
Deputy Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Re: FDIC Official Signs, Advertisement of Membership, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo (RIN 3046-AG14)

Dear Ms. Jones:

The Independent Community Bankers of America (ICBA)¹ appreciates the opportunity to comment on the Federal Deposit Insurance Corporation (FDIC)'s notice of proposed rulemaking on its proposal to "amend signage requirements for insured depository institutions' (IDIs) digital deposit-taking channels like automated teller machines (ATMs) and like devices."²

ICBA appreciates the FDIC's proposed changes "intended to address implementation issues and sources of potential confusion that have arisen following the adoption of current signage requirements...."³ While ICBA generally supported the FDIC's 2023 proposal,⁴ this proposal acknowledges the burden the 2023 final rule placed on community banks and would better ensure clarity and consistency in implementation.

ICBA is concerned that the current compliance date for the digital signage requirements in the 2023 final rule is March 1, 2026, and the compliance date for this proposed rule is January 1, 2027. The FDIC should resolve this discrepancy by staying or extending the earlier deadline until the proposed rule is finalized. Requiring IDIs to comply with the 2023 final rule in 2026 while also making changes to comply with this proposed rule in 2027 would place an undue burden on community banks.

The Proposed Rule

In December 2023, the FDIC adopted a final rule updating signage requirements across all banking channels, including digital deposit-taking channels and ATMs. The rule established an FDIC official digital sign and required its display on certain pages and screens. Following industry feedback regarding implementation challenges and potential customer confusion, the FDIC twice delayed the compliance date and now proposes targeted

¹ The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation. As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers' financial goals and dreams.

² See 90 FR 40767 (Aug. 21, 2025).

³ See 89 FR 3504 (Jan. 18, 2024).

⁴ See <https://www.icba.org/docs/default-source/icba/advocacy-documents/letters-to-regulators/fdic-official-sign-and-advertising-requirements.pdf> (last visited Oct. 20, 2025).

amendments.

The proposed rule would make the following amendments to the 2023 final rule:

- *FDIC Official Digital Sign Design Requirements.* The proposal provides enhanced flexibility by eliminating specific hexadecimal color codes and pixel size requirements, allowing “similar fonts” to Source Sans Pro Web, and expressly permitting text wrapping to address space constraints on mobile devices.
- *Signage Requirements for IDIs Digital Deposit-Taking Channels.* The proposal reduces required display locations from an open-ended number to three specific pages (homepage, login page, and deposit account opening page). Non-deposit signage is narrowed to pages “primarily dedicated” to non-deposit products, and the one-time notification for third-party products may auto-dismiss after three seconds.
- *Signage Requirements for ATMs and Like Devices.* The proposal requires the FDIC official digital sign only on the initial screen and expands the physical sign exception to all ATMs placed in service before January 1, 2027, and all ATMs not offering non-deposit product transactions. Non-deposit signage is limited to the initial transaction screens only.

The proposal requires compliance by January 1, 2027.

ICBA Comments

ICBA commends the FDIC for proposing these important revisions to the 2023 final rule. The proposed amendments would reduce operational complexity and compliance burden for community banks, minimize consumer confusion by requiring signage only where most relevant, provide needed flexibility in signage design and placement, and lower implementation and ongoing compliance costs.

Community banks typically rely on third-party core processors and other service providers and have limited resources compared to larger financial institutions. Changes to signage requirements require a significant amount of coordination with (and reliance on) third-party vendors and involve allocating scarce capital and human resources. As the proposal notes, providing added flexibility and requiring fewer display locations translates into real savings for community banks—even though they would still incur material costs as a result of this proposal.

ICBA’s responses to the FDIC’s specific questions are as follows:

FDIC Official Digital Sign Design

The FDIC asks whether the proposed flexibility in color, size, and font requirements adequately balances consistency with practicality, and whether minimum font sizes or clarification of “similar fonts” would be helpful. It also seeks input on potential substantive changes to the sign’s text and whether IDIs should be able to modify it.

- The proposed requirements provide appropriate flexibility while maintaining recognizability and consistency. To that end, the FDIC should not establish a minimum size font for the text of the FDIC official digital sign. However, FDIC should provide illustrative examples of acceptable colors, sizes, and fonts in Q&As published on the FDIC website.
- The FDIC should not make substantive changes to the text of the FDIC official digital sign. In addition, allowing IDIs to amend or add to the text of the FDIC official digital sign could make it difficult for them to

determine whether changes comply with requirements.

Signage Requirements for Digital Deposit-Taking Channels

The FDIC seeks feedback on whether key terms like “initiates a deposit account opening,” “primarily dedicated,” and “clearly, continuously, and conspicuously” are sufficiently clear and if additional guidance is needed. It also asks whether the three-second auto-dismiss duration is appropriate and whether the one-time notification requirement should apply to affiliated third parties.

- While the proposed requirement to display the sign on the “page or screen where the customer initiates a deposit account opening” is generally clear, the FDIC should specify that the sign only be required on the first page of a multi-step account opening process.
- The “primarily dedicated” standard for the display of non-deposit signage is reasonably clear. However, the FDIC should provide illustrative examples of pages and screens that require non-deposit signage.
- The three-second duration for the display of the one-time notification before automatic dismissal provides consumers with sufficient opportunity to read and understand the content of the notification. However, the FDIC should clarify that the three-second duration applies only to auto-dismissing notifications, IDIs may require affirmative dismissal without any time minimum, and IDIs may use longer display times if preferred.
- ICBA does not object to applying the one-time notification requirement when the third-party is an affiliate of an IDI. This would be consistent with historical FDIC practice.

Sign Requirements for ATMs and Like Devices

The FDIC asks whether the requirements for displaying signage on the “initial screen” and “initial transaction page or screen” are clear, and whether minimum standards are needed for physical sign condition. It also seeks comment on potential consumer confusion for having different requirements based on ATM placement dates.

- Requiring non-deposit signage to be displayed on an ATM only on the initial transaction page or initial transaction screen for a non-deposit product significantly simplifies compliance. For that reason, ICBA supports expanding the physical sign exception to all ATMs placed in service before January 1, 2027, and all ATMs that do not permit transactions with non-deposit products.
- Community banks operate ATMs in a variety of settings, including rural locations. Creating minimum standards for the condition, clarity, or conspicuousness of the physical FDIC official sign is not necessary and would create a compliance burden for community banks with widely distributed ATMs.

Compliance Date

The FDIC asks whether the January 1, 2027, compliance date provides sufficient time for IDIs to implement the changes and what specific expenses would be incurred.

- The January 1, 2027, compliance date is likely sufficient to allow community banks to revise systems and processes to ensure compliance with the proposed requirements. Nevertheless, the possibility exists that delaying the compliance date again may be necessary, especially if third-party vendors are not prepared

to implement the proposed requirements.

- Some community banks have already begun compliance efforts based on the 2023 final rule, so they may need to make additional changes to comply with the proposed rule. Alternatively, the FDIC could allow IDIs that are already compliant with the 2023 final rule to continue to operate under those requirements.
- In any case, as noted, the FDIC should immediately resolve the discrepancy between the current compliance date for the digital signage requirements in the 2023 final rule and the compliance date for this proposed rule.

Innovation

The FDIC asks whether the proposed amendments could pose challenges to IDIs' ability to innovate with respect to how consumers engage with their products and services.

- ICBA supports and encourages community banks to innovate, both organically and through partnerships with other innovators, to provide their customers with high-tech products and services while still providing relationship-based banking.
- The proposed amendments provide a good amount of flexibility that will not likely impact community banks' ability to innovate, though the nature of innovation is that there are significant unknowns. ICBA appreciates the FDIC's willingness to amend the signage requirements to fit the modern banking landscape.

Thank you for the opportunity to provide comments on this notice of proposed rulemaking. If you have any questions or would like additional information, please do not hesitate to contact me at scott.anchin@icba.org.

Sincerely,

/s/

Scott Anchin
Senior Vice President, Strategic Initiatives and Policy