

## Federal Deposit Insurance Corporation

## § 329.0

(9) Advertisements which are of the type or character that make it impractical to include the official advertising statement, including, but not limited to, promotional items such as calendars, matchbooks, pens, pencils, and key chains; and

(10) Advertisements which contain a statement to the effect that the depository institution is a member of the Federal Deposit Insurance Corporation, or that the depository institution is insured by the Federal Deposit Insurance Corporation, or that its deposits or depositors are insured by the Federal Deposit Insurance Corporation to at least \$100,000 for each depositor.

(e) *Restrictions on using the official advertising statement when advertising non-deposit products*—(1) *Definitions*—

(i) *Non-deposit product*. As used in this part, the term “non-deposit product” shall include, but is not limited to, insurance products, annuities, mutual funds, and securities. For purposes of this definition, a credit product is not a non-deposit product.

(ii) *Hybrid product*. As used in this part, the term “hybrid product” shall mean a product or service that has both deposit product features and non-deposit product features. A sweep account is an example of a hybrid product.

(2) *Non-deposit product advertisements*. Except as provided in § 328.3(e)(4), an insured depository institution shall not include the official advertising statement, or any other statement or symbol which implies or suggests the existence of Federal deposit insurance, in any advertisement relating solely to non-deposit products.

(3) *Hybrid product advertisements*. Except as provided in § 328.3(e)(4), an insured depository institution shall not include the official advertising statement, or any other statement or symbol which implies or suggests the existence of federal deposit insurance, in any advertisement relating solely to hybrid products.

(4) *Mixed advertisements*. In advertisements containing information about both insured deposit products and non-deposit products or hybrid products, an insured depository institution shall clearly segregate the official advertising statement or any similar state-

ment from that portion of the advertisement that relates to the non-deposit products.

(f) *Official advertising statement in non-English language*. The non-English equivalent of the official advertising statement may be used in any advertisement, provided that the translation has had the prior written approval of the Corporation.

### § 328.4 Prohibition against receiving deposits at same teller station or window as noninsured institution.

(a) *Prohibition*. An insured depository institution may not receive deposits at any teller station or window where any noninsured institution receives deposits or similar liabilities.

(b) *Exception*. This § 328.4 does not apply to deposits received at a Remote Service Facility.

## PART 329—INTEREST ON DEPOSITS

Sec.

329.0 Scope.

329.1 Definitions.

329.2 Payment of interest.

329.3 Exception to prohibition on payment of interest.

329.101 Transfers not included within the six transfers allowed for nondemand deposits pursuant to § 329.1(b)(3).

329.102 Deposits described in § 329.1(b)(3).

329.103 Premiums.

329.104 Ten-day grace period.

AUTHORITY: 12 U.S.C. 1819, 1828(g) and 1832(a).

SOURCE: 51 FR 10808, Mar. 31, 1986, unless otherwise noted.

### § 329.0 Scope.

This part applies to any deposit which is payable by a bank within the States of the United States or the District of Columbia, or which is directly or indirectly accessible by check, draft, or order payable within the States of the United States or the District of Columbia, which check, draft or order is drawn on an account maintained at a bank office located within the States of the United States or the District of Columbia. An *international banking facility time deposit*, as defined by the Board of Governors of the Federal Reserve System in § 204.8(a)(2) of this title, is not a *deposit* within the meaning of this part.