

[Date]

[Recipient Name]

[Title]

[Financial Institution Name]

[Address Line 1]

[Address Line 2]

RE: Guidance on Reporting Requirements for Uninsured Deposits

Dear [Recipient Name],

This letter provides formal guidance regarding the reporting of uninsured deposits on the Call Report (Schedule RC-O) for the upcoming reporting period ending [Date].

According to current regulatory standards, your institution is required to provide an accurate estimate of deposits that exceed the federal deposit insurance limit. Please adhere to the following instructions when preparing your filing:

- **Calculation Methodology:** Use the "per-depositor" principle, aggregating all accounts owned by the same entity in the same right and capacity.
- **Exclusions:** Do not include preferred deposits or any portions of deposits secured by collateral that are specifically exempted under [Relevant Regulation Section].
- **Data Integrity:** Ensure that the internal systems used to identify uninsured balances are updated to reflect current ownership data and any recent mergers or acquisitions.

Accurate reporting of these figures is critical for the assessment of deposit insurance premiums and for monitoring systemic liquidity risks. Failure to report these figures accurately may result in a requirement for resubmission or further regulatory review.

Should you have technical questions regarding the data fields or the submission process, please contact your designated Regulatory Analyst at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Regulatory Agency/Department Name]