

Federal Deposit Insurance Reform Act 2005

- First Significant Increase FDIC Coverage in 25 years
- Raises FDIC Insurance Limits from \$100,000 to \$250,000 for Retirement Accounts
- Federal Regulators are Empowered to Periodically Adjust Deposit Insurance Limits for Inflation
- Merges Bank Insurance Fund (BIF) and Savings Association Insurance Funds (SIF) into Single Deposit Insurance Fund (DIF)

Federal Deposit Insurance Reform Act Of

**United States. Congress. House.
Committee on Financial Services**

Federal Deposit Insurance Reform Act Of :

Federal Deposit Insurance Reform Act of 2003 United States. Congress. House. Committee on Financial Services, 2003

Federal Deposit Insurance Reform Act of 2002 United States. Congress. House. Committee on Financial Services, 2002 **Federal Deposit Insurance Reform Legislation (Including Budgetary Implications).** , 2005 Two major deposit insurance reform bills are currently before Congress The Federal Deposit Insurance Reform Act of 2005 H R 1185 was initially approved by the House on May 4 2005 The Safe and Fair Deposit Insurance Act of 2005 S 1562 was reported as amended by the Committee on Banking Housing and Urban Affairs on October 18 2005 Because both bills would effectively raise assessments paid by banks and savings associations to the deposit insurance funds they contribute to the budget reconciliation process The House bill reduces net direct spending by about 200 million over five years 2.5 billion over 10 years whereas the Senate bill scores reductions of 300 million over five years 2.46 billion over 10 years As a result both bills have been attached to the budget reconciliation process S 1562 is Title II Subtitles A and B of S 1932 the Deficit Reduction Omnibus Reconciliation Act of 2005 passed by the Senate on November 3 2005 In the House H R 1185 is Title IV of H R 4241 the Deficit Reduction Act of 2005 Both deposit insurance bills as passed House and as reported Senate are identical to their respective reconciliation versions These measures culminating years of congressional attention share many provisions yet differ significantly in others Both would merge the Bank Insurance Fund BIF and the Savings Association Insurance Fund SAIF into a new Deposit Insurance Fund DIF for all depository institutions except credit unions which would continue with their own insurance fund Both would replace the designated reserve ratio with a range within which the Federal Deposit Insurance Corporation FDIC would operate DIF Both would raise the 100 000 coverage limit for deposit insurance for at least some accounts Credit union coverage would change in step with banks and thrifts Both bills would allow for refunds of excess reserves to wellcapitalized banks Both bills would require the FDIC to give credit to institutions for past premium payments if the FDIC must make new assessments thus accounting for the disparity between old and newer institutions The bills differ in important respects Insurance coverage limits rise immediately for most accounts in the House bill and would be indexed for inflation automatically at five year intervals in the future The Senate bill increases coverage limits immediately for retirement accounts and allows the FDIC at its discretion to increase limits for all accounts at five year intervals in the future The House allows for both one time and ongoing credit pools against future premiums whereas the Senate allows only an initial credit The House but not the Senate would limit premiums paid by well capitalized and operated banks so long as the new insurance fund was within the reserve range This report will be updated as warranted by events

Federal Deposit Insurance Reform Act of 2005 United States. Congress. House. Committee on Financial Services, 2005

Federal Deposit Insurance Reform Legislation (Including Budgetary Implications). Library of Congress. Congressional Research Service, 2006 Examines regulatory and budgetary considerations related to and major differences between H R

1185 the Federal Deposit Insurance Reform Act of 2005 and S 1562 the Safe and Fair Deposit Insurance Act of 2005 both to reform the Federal deposit insurance system **Federal Deposit Insurance Reform Act of 2005** United States. Congress. House. Committee on Financial Services,2005 **H.R. 522, Federal Deposit Insurance Reform Act of 2003** United States. Congress. House. Committee on Financial Services,2003 **H.R. 1185--the Financial Deposit Insurance Reform Act of 2005** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2005 **Federal Banking Law and Regulations** Harding de C. Williams,2006 This easy to read guidebook is designed for lawyers who are new to banking law or are very seasoned practitioners who on occasion need to research banking law issues The focus of the guidebook is to show how major bank regulations are structured and how they apply to different types of institutions and holding companies *FEDERAL DEPOSIT INSURANCE REFORM ACT OF 2005, APRIL 29, 2005, 109-1 HOUSE REPORT* ,2005 *Federal Register* ,2008-03 **National Flood Insurance Reform Act of 1993--S. 1405** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Urban Affairs,1994 *Congressional Record* United States. Congress,2003 Federal Deposit Insurance Reform Act of 2005, April 29, 2005, 109-1 House Report ,2005* **Banking Law and Regulation, 2nd Edition** Malloy,2019-02-22 Employment Law Update 2019 Edition analyzes recent developments in case law of interest to employment law practitioners representing plaintiffs defendants and labor unions and comprehensively covers recent developments in the rapidly changing employment and labor law field Comprised of ten chapters each written by an expert in employment law this updated edition provides timely incisive analysis of critical issues Employment Law Update 2019 Edition provides where appropriate checklists forms and guidance on strategic considerations for litigation and other forms of dispute resolution Some of the new material discussed in this 2019 Edition includes How the U S Department of Labor enforces federal whistleblower statutes Recent case law circumscribing arbitration which can potentially deprive non union workers of fundamental statutory and constitutional rights Recent German embrace of minimum wage law Efforts by legislatures administrative agencies courts and public interest groups to transform the soft law of the U N Guiding Principles on Business and Human Rights into hard law binding multinational corporations Special problems relating to aviation personnel who blow the whistle Protection for disabled veterans under the ADA and the USERRA Evolving framework for enforcing the rights of the LGBT population Transnational labor law applicable to expatriates Application of multinational firms codes of conduct across national borders Application of differing systems of employee rights and obligations to floating employees Previous Edition Employment Law Update 2018 Edition ISBN 9781454898931 *Banking Law and Regulation* Malloy,1987 **United States Statutes at Large** United States,2006 **Deficit Reduction Act of 2005** United States. Congress. House. Committee on the Budget,2005 *The Federal Deposit Insurance System and Recommendations for Reform* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2003 *Legislative History,*

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