Annual Report on Compliance with the Plain Writing Act of 2010 Federal Deposit Insurance Corporation (FDIC) April 2012

Introduction

The Plain Writing Act of 2010 (the Act) requires federal agencies to prepare certain documents according to plain writing guidelines. These "covered documents" include documents relating to agency benefits and services and compliance with agency law and regulations. They include both paper and electronic versions of documents such as letters, notices, publications, forms, and instructions.

Guidance on complying with the Act's plain writing mandate is found in OMB's April 13, 2011 memorandum, *Final Guidance on Implementing the Plain Writing Act of 2010* available at http://www.whitehouse.gov/sites/default/files/omb/memoranda/2011/m11-15.pdf.

Implementation at the FDIC

Since April 2011, corporate officials have taken the following steps to implement the Act:

- The FDIC Chairman designated the Director, Office of Public Affairs as the lead official for implementing the Act's requirements. Representatives from the Division of Administration, the Legal Division, Corporate University, and the Division of Information Technology were assigned to lead certain aspects of the implementation process. (See Attachment 1 -- Memorandum from Chairman Sheila C. Bair to Division and Office Directors dated July 5, 2011)
- The FDIC Chairman issued a Notice to All FDIC Employees providing an overview of the Act's requirements and the officials with responsibility for overseeing its implementation at the FDIC. (See <u>Attachment 2</u> Notice to all FDIC Employees which was issued on July 5, 2011)
- Agency officials designed a Plain Writing Act web page and launched it on the FDIC external web site on July 13, 2011. The web page includes an overview of the Act; a set of Plain Writing guidelines; a copy of the FDIC Plain Writing Act implementation plan; and a tool for members of the public to use to provide comments regarding the FDIC's implementation of the Act. The web page will also include the agency's annual report on compliance with the Act. The FDIC Plain Writing Act web page can be accessed at the following link: http://www.fdic.gov/plainlanguage/index.html.
- Agency officials prepared a plan for implementing the Act at the FDIC. (See <u>Attachment 3</u> -- FDIC Plain Writing Implementation Plan dated June 2011)

- Beginning in May 2011 and continuing to the present, officials in Corporate University provided numerous classroom training opportunities for employees who are likely to prepare documents covered by the Act. This four-hour training session reviewed the Federal Plain Language Guidelines (as revised in May 2011) and provided practical writing exercises for attendees. This training class was widely advertised to all FDIC divisions and offices and thus far has been completed by approximately 750 agency employees. An on-line training course is also being prepared to train more employees nationwide. (See Attachment 4 Plain Writing Training with updated status)
- In August 2011, the Director, Office of Public Affairs sent a message to all Division and Office Directors providing additional awareness of the Act and requesting each organization to name a Compliance Coordinator for Plain Writing matters. (See Attachment 5 Email Message on Implementation of the Plain Writing Act of 2010, dated August 8, 2011)
- In September 2011, the FDIC's Plain Writing implementation team met with Division and Office Compliance Coordinators to provide background on the Act, publicize training opportunities, discuss implementation activities, and outline Compliance Coordinator responsibilities. (See <u>Attachment 6</u> Agenda from September 19, 2011, Plain Writing Orientation Meeting and <u>Attachment 7</u> Plain Writing Implementation Team roster)
- At the September 2011 orientation meeting, the implementation team instructed Compliance Coordinators to continue to promote awareness of the Act in their respective organizations and to serve as intermediaries between their organizations and the Plain Writing implementation team to help clarify whether documents they prepare are covered by the Act. The implementation team also advised the Coordinators that October 13, 2011 was the date by which agencies had to comply with the Act.
- In October 2011, the implementation team sent a follow-up message to the
 Compliance Coordinators reminding them of the most important elements of the
 implementation effort and their responsibilities in the process. The message also
 informed the Coordinators that their organizations' Directors will be requested to
 complete an annual certification statement regarding their organization's compliance
 with the Act. (See <u>Attachment 8</u> Email Message on Plain Writing Act, dated
 October 31, 2011)

Monitoring Compliance with the Act

In February 2012, a team of agency review officials trained in the principles of Plain Writing conducted a sample review of documents on the FDIC web site to assess the level of implementation of the Act. Their report indicated that, based on the sampling,

FDIC employees are generally complying with the Act. Isolated instances of non-compliance were identified and reported to management officials for appropriate corrective action. (See <u>Attachment 9</u> – February 2012 Review of Compliance with the Plain Writing Act of 2010)

In March 2012, all FDIC Division and Office Directors were asked to certify that, to the best of their knowledge, employees in their organizations are complying with the Act. After consulting with their Compliance Coordinators and management teams, the Directors signed their certification statements. (See <u>Attachment 10</u> – Certifications of Compliance with Plain Writing Act of 2010, executed by Division and Office Directors)

Throughout the year, a Deputy Director in the Division of Administration monitored the FDIC's Plain Writing Comments mailbox and responded to any public comments. The mailbox generated a low volume of public input and there were no comments regarding instances of perceived non-compliance with the Act.

Summary

The FDIC made a concerted effort to embrace both the spirit and the letter of the Act by taking reasonable steps to ensure that agency employees are aware of and complying with the Act. In the agency's view, the implementation activities were well-received by managers and employees and the organization is taking the necessary steps to ensure compliance. Monitoring activities will continue in 2012 and a new compliance report will be issued in April 2013.

Attachments

July 5, 2011

MEMORANDUM TO:

Division and Office Directors

FROM:

Sheila C. Bair

SUBJECT:

Implementation of the Plain Writing Act

The Plain Writing Act (P.L. 111-274) (the Act) was signed into law by the President on October 13, 2010. The Act, which applies to the FDIC, is intended "[t]o improve the effectiveness and accountability of Federal agencies to the public by promoting clear Government communication that the public can understand and use."

Pursuant to the Act, I am hereby designating Andrew Gray, Director, Office of Public Affairs as the official formally responsible for implementing the Act's requirements. This responsibility may be carried out through appropriate delegations.

Generally, the Act requires that by October 13, 2011, agencies will begin to prepare certain documents according to plain writing guidelines. Covered documents include documents relating to agency benefits and services and compliance with agency law and regulations. They include both paper and electronic versions of documents such as letters, publications, forms, notices, and instructions. Guidance on complying with the Act's plain writing mandate is found in OMB's April 13, 2001 memorandum, *Final Guidance on Implementing the Plain Writing Act of 2010* available at http://www.whitehouse.gov/sites/default/files/omb/memoranda/2011/m11-15.pdf.

I also am asking the following Divisions and Offices to provide support by completing the following tasks, in coordination with the Office of Public Affairs:

- 1. The Legal Division will notify FDIC employees of the Act's requirements.
- 2. Corporate University will develop appropriate training materials.
- 3. The Division of Administration will assist in establishing a process to oversee the FDIC's ongoing compliance with the Act's requirements.
- 4. The Division of Information Technology will assist in developing a plain writing section on the FDIC's public website.
- 5. The Division of Administration will be the FDIC's point-of-contact for public comments on the FDIC's implementation of the Act and will prepare the reports required by the Act.

Notice to All FDIC Employees

The Plain Writing Act (P.L. 111-274) was signed by the President on October 13, 2010. The Act, which applies to the FDIC, is intended "[t]o improve the effectiveness and accountability of Federal agencies to the public by promoting clear Government communication that the public can understand and use."

We know that real benefits come from simpler, clearer writing. Agencies that have committed to creating documents in plain writing have found that the commitment paid off with:

- fewer questions from the public to agency staff;
- improved compliance with regulations;
- fewer resources spent on enforcement;
- fewer errors on forms and applications; and
- less staff time spent addressing errors.

The Plain Writing Act aims to achieve these benefits by requiring agencies to start preparing "covered documents" according to plain writing guidelines. This requirement is effective as of October 13, 2011. The Act defines "covered documents" to include documents relating to agency benefits and services and to compliance with agency laws and regulations. They include both paper and electronic versions of documents such as letters, publications, forms, notices, and instructions; but significantly they do not include agency regulations. Guidance on complying with the Act's plain writing mandate is found in OMB's April 13, 2001 memorandum, *Final Guidance on Implementing the Plain Writing Act of 2010* available at http://www.whitehouse.gov/sites/default/files/omb/memoranda/2011/m11-15.pdf.

The Chairman has designated Andrew Gray, Director, Office of Public Affairs, to be responsible for implementing the Act's requirements, with appropriate delegation. The Act includes requirements for employee training and the Chairman has asked Corporate University to work with the Office of Public Affairs in developing training materials and programs suited to the different types of writing within the Corporation. Corporate University will be announcing these programs as they become available.

FEDERAL DEPOSIT INSURANCE CORPORATION PLAIN WRITING IMPLEMENTATION PLAN – JUNE 2011

Introduction

The Plain Writing Act (Public Law 111-274) was signed into law by the President on October 13, 2010. The Act, which applies to the FDIC, is intended "to improve the effectiveness and accountability of Federal agencies to the public by promoting clear Government communication that the public can understand and use."

The Act requires that Federal agencies prepare certain documents intended for the public according to plain writing guidelines. Covered documents include documents relating to agency benefits and services and compliance with agency laws and regulations. They include both paper and electronic versions of documents such as letters, publications, forms, notices, and instructions.

The FDIC is responsible for ensuring that agency personnel prepare documents intended for the public according to plain writing guidelines. The Corporation is also responsible for providing annual compliance reports on the implementation of the Plain Writing Act, and for establishing a mailbox for receiving and responding to public comments.

Roles and Responsibilities

- 1. The Legal Division will be responsible for notifying FDIC employees of the Act's requirements.
- 2. Corporate University (CU) will be responsible for developing appropriate training materials.
- 3. The Director, Office of Public Affairs, with appropriate delegation, will be responsible for implementing the Act's requirements.
- 4. The Division of Administration (DOA) will be responsible for establishing a process to oversee the FDIC's ongoing compliance with the Act's requirements.
- 5. DOA, working with the Office of Public Affairs (OPA), and under the general auspices of the Division of Information Technology (DIT), will be responsible for developing a plain writing section on the FDIC's public web site.
- 6. DOA will be the FDIC point-of-contact for public comments on the FDIC's implementation of the Act and will be responsible for all required reports.

Implementation Milestones

- 1. On July 13, 2011, the FDIC Chairman, or designee, will issue a memorandum to Division and Office Directors providing guidance on roles and responsibilities for implementing the Plain Writing Act at the FDIC.
- 2. Shortly after the Chairman's memorandum is issued, the designated plain writing program coordinator in DOA will send a follow-up correspondence to Division and Office Directors. This message will ask the Division and Office Directors to designate contact points to interact with the program coordinator and to prepare a comprehensive list of documents that are believed to be "covered documents" under the Act. This message will also reference the establishment of an annual compliance certification process for Divisions and Offices, as well as periodic reviews of covered documents on a "sample test" basis.
- 3. Based on input from Divisions and Offices, the program coordinator will compile a comprehensive list of FDIC-generated documents believed to be covered under the Act. The list will be submitted to the Legal Division for a formal opinion on whether the items listed are, in fact, "covered documents". This opinion will be circulated to all Divisions and Offices for awareness and future compliance.
- 4. On July 13, 2011, DOA, working through OPA, will launch a plain writing section on the FDIC's public web site. The site will provide an overview of the FDIC's compliance with the Act, will include links to plain writing reference materials, and will provide the email link to a mailbox for public comments. The web site will also include copies of the FDIC's implementation plan and annual compliance reports (due on April 13, 2012 and annually thereafter).
- 5. During the period prior to October 13, 2011, and periodically thereafter, CU will provide training for employees on plain writing principles. Initial training to employees with a high need for awareness will be conducted during Summer 2011 through classroom training. Subsequent training may be provided through computer-based instruction.
- 6. As required in the Act, all FDIC employees who prepare "covered documents" will use plain writing by no later than October 13, 2011.
- 7. As required, DOA, working in conjunction with other Divisions and Offices, will respond to public comments received through the plain writing mailbox and will oversee the resolution of any compliance issues that may arise.
- 8. During March 2012, and annually thereafter, the program coordinator will work with Division and Office points of contact to get certifications of compliance with the Act from all Division and Office Directors. In any circumstances of non-compliance, Division and Office Directors will be required describe the reasons why the non-compliance exists and the steps that are being taken to remedy it.

Plain Writing Training

Status as of 9/19/11

- Employees targeted for training identified by division management
 - o Current lists of employees are limited
- 138 employees trained to date
- Upcoming classes:
 - 0 9/23
 - 0 10/6
- Two classes will be offered each month until computer-based instruction ready
- Computer-based instruction being developed

Classroom Training Offered by FDIC

Plain Writing: It Is the Law

Grad School USA

Audience:

- Federal employees who:
 - O Write external documents, reports or web content
 - o Review other people's writing

Objectives:

- Become familiar with the legislation and OMB's guidance
- Review PLAIN's (Plain Language Action Information and Network) guidance on how the law impacts you and your agency
- Define "plain writing" and appreciate its importance to the reader
- Discover an ally and resource to improve your writing: PLAIN
- Tap PLAIN's Federal Plain Language Guidelines for excellent examples and tips
- Review the core rules of writing in plain language
- Spot examples of writing that fails to meet the requirements of the law
- Review basic editing techniques that will improve poorly written documents and e-mails

Plain Writing Completions January 2011-April 2012

This table shows participant totals for training offered by Corporate University. All four courses meet the tenets of Plain Writing:
Plain Writing
Legal Writing in Plain English
Effective Writing
Letter Perfect Writing Workshop

	Plain Writing Class	Legal Writing in Plain English Class	Effective Writing Class	Letter- Perfect Writing Workshop	Totals
Division					
CU	28				28
CU (CEP)			78	6	84
DCP	27		87	25	139
DIR	2			24	26
DIT	19				19
DOA	95			10	105
DOF	48				48
DRR	6		5	1	12
Legal	2	45			47
OCFI	2				2
OIA	10				10
OIG	1				1
OMWI	18				18
00	8			•	8
OPA	6				6
RMS	2		150	46	198
Totals	274	45	320	112	751

Sherman, Paul K.

From: Gray, Andrew

Sent: Monday, August 08, 2011 1:58 PM

To: Div. & Ofc Directors DC

Subject: Implementation of the Plain Writing Act of 2010

To Division and Office Directors—

In partnership with the Office of Public Affairs (OPA), the Division of Administration (DOA) is responsible for coordinating the implementation of the Plain Writing Act of 2010 at the FDIC. As coordinators, we have developed a Plain Writing web page and an Implementation Plan (see link below).

At this time, we are requesting that each Division and Office provide us with a Compliance Coordinator for Plain Writing matters. We will work with your coordinator to:

- 1. Provide you with more information on the Plain Writing Act implementation process;
- 2. Keep you updated on the requirements of the Plain Writing initiative;
- 3. Develop a list of documents generated by your organization that may fit the definition of "covered documents";
- 4. Determine which employees in your organization will need to take the Plain Writing training course; and
- 5. Monitor and help ensure ongoing compliance with the Plain Writing Act.

Please send the name of your Division/Office coordinator to Paul Sherman, Assistant Director, DOA, by Monday, August 15, 2011. We will then arrange an orientation meeting with your contacts to further explain the program, answer questions and request information about "covered documents" and employees who will require Plain Writing training.

If you have any questions about the Plain Writing initiative, please contact Paul Sherman at x22105 or psherman@fdic.gov. Thanks.

http://wwwdev/plainlanguage/index.html

Andrew Gray
Director, Office of Public Affairs

Arleas Upton Kea

PLAIN WRITING ORIENTATION MEETING Monday, September 19, 2011 MB-Room 6215

AGENDA

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Andrew Gray, OPA

Background on Plain Writing Act

Michelle Borzillo, Legal

- Plain Writing Act of 2010
- Applicability to FDIC
- Brief Summary of Requirements
- Definition of Plain Writing
- Definition of Covered Documents
- FDIC Roles and Responsibilities

Plain Writing Training

Hudson Jackson, CU

- Classroom Training Course
- Pending On-Line Training
- Who Needs to be Trained?
- Status of Completing Training

Implementation Actions

Paul Sherman, DOA

- Implementation Plan
- Plain Writing Web Page
- Role of Div/Off Coordinators
- Identifying Covered Documents
- Annual Compliance Reports
- Sample Reviews

Question and Answer Period

Group

Brief Review of Coordinator Responsibilities

Andrew Gray, OPA

PLAIN WRITING ACT IMPLEMENTATION TEAM

FDIC Executive Coordinator

Andrew Gray (OPA)

Implementation Coordinator

Paul Sherman (DOA)

Legal Consultants

Michelle Borzillo (Legal)

John Fultz (Legal)

Training Consultant

Hudson Jackson (CU)

Division and Office Coordinators

Risk Management Supervision Depositor and Consumer Protection Complex Financial Institutions

Resolutions and Receiverships

Insurance and Research

Legal Finance

Information Technology

Administration Inspector General Corporate University

Enterprise Risk Management

Ombudsman

Legislative Affairs

Public Affairs

International Affairs

Minority and Women Inclusion

Will Young

Nann Wright

Dave McDermott

Joshua Smith

Arlinda Sotheron

Bill Strickler

Linda Yozgat

Charlotte Flynn Paul Sherman

Sharon Tushin

onaron rasim

Robert Moss

Jannie Eaddy

Donna Andrews

Mike DeLoose

Elizabeth Ford, Kathy Zeidler

Susan Randall

Lisa Brown-Jones

Sherman, Paul K.

From: Sherman, Paul K.

Sent: Monday, October 31, 2011 4:29 PM

To: Young, Will; Wright, Nann E.; McDermott, Dave K.; Smith, Joshua E.; Sothoron,

Arlinda G.; Strickler, William C.; Yozgat, Linda M.; Flynn, Charlotte; Tushin, Sharon C.: Eaddy, Jannie F.; Andrews, Donna; DeLoose, Michael; Randall, Susan M.;

Brown-Jones, Lisa L.; Jackson, Hudson N.; Zacepilo, John E.

Cc: Gray, Andrew; Ford, Elizabeth A.; Zeidler, Kathy; Fultz, John M.; Singer, Dawne L;

Currie, Janis E.; Borzillo, Michelle; Franks, Teresa J.; Bendler, Daniel H.; Kea, Arleas

Upton

Subject: Plain Writing Act

Hi Everyone-

This is a follow-up message to our meeting on September 19th when we discussed the requirements of the Plain Writing Act and its implementation at the FDIC. By now, I hope you've all taken the opportunity to brief your respective organizations (including management teams) on the applicability of the Act, the implementation date (October 13, 2011), and the training opportunities that are available for writers of covered documents.

Also, I hope you've had the chance to identify the documents your organization prepares that fall within the definition of "covered documents". Several division and office coordinators have sent Jay Fultz and me lists of "covered documents" and we thank those of you who have done so. If any other organizations want to send us lists for review and/or further discussion, please do so. Otherwise, we will rely on your organization's determinations of what's covered.

The most important things to be aware of going forward are:

- That the Plain Writing Act is now effective and we are required to comply.
- That the FDIC maintains a Plain Writing web site on both the internal and external FDIC web sites with information about the Plain Writing Act.
- That Corporate University continues to offer training classes for employees who prepare covered documents and each division and office should schedule employees to take this training.
- That an on-line version of the training is being developed and divisions and offices should encourage all employees to take the course.
- That an interdivisional review team will conduct several "spot checks" of the FDIC external
 web site and other covered documents to assess FDIC's level of compliance with the Act.
- That, in the days leading up to April 13th each year, we will be asking you to get your Division/Office Director's certification sign-off of compliance with the Plain Writing Act.

While we have not yet drafted the annual certification statement, we expect that division and office directors will be asked to certify to the following:

- That they are aware of the provisions of the Plain Writing Act.
- That they have communicated with their staffs about the Act and its applicability to the FDIC.
- That they have made a good faith effort to identify the "covered documents" prepared by their organization.
- That they have directed employees who prepare covered documents to take the CUsponsored "Plain Writing" training course.
- That they and their management teams consider the provisions of the Plain Writing Act when they review covered documents.

- That, to the best of their knowledge, their employees are complying with the provisions of the Plain Writing Act
- That, to the extent they identify violations of the Plain Writing Act, they discuss these
 violations with the appropriate employees and provide further training opportunities as
 needed.

Thanks again for serving as your organization's Plain Writing Coordinator. If you have further questions about the Act or its requirements, please let me know and I will either provide you with the information you need or direct you to the proper contact point.

Paul Sherman Deputy Director, Strategy, Resources, And Regional Coordination, DOA (703) 562-2105

Division of Administration

DATE:

March 22, 2012

MEMORANDUM TO: Paul K. Sherman

Deputy Director, Strategy, Resources, and Regional Planning

FROM:

William J. Gately, Jr. William J. Gately, Jr.

Management Analyst Division of Administration

SUBJECT:

Summary Report of the DOA Review of the FDIC Web Documents

under the Plain Writing Act of 2010

This Report summarizes the Division of Administration's (DOA) review of the Federal Deposit Insurance Corporation's (FDIC) external web pages to determine their level of compliance with the Plain Writing Act of 2010.

DOA spent approximately 23 hours reviewing 602 pages/documents in this sampling review. Specifically, we reviewed the following web sections and subsections: the FDIC Home page, Deposit Insurance, Consumer Protection, Industry Analysis, Regulations and Examinations. Asset Sales, News & Events, and About FDIC.

The review determined that most pages/documents sampled on the FDIC external web site looked reasonably stated and appeared to comply with the spirit of the Plain Writing Act. There were some isolated instances where the pages we reviewed contained items that could benefit from further review and editing. In general terms, the review team noted the following:

- A few documents contained typographical errors and/or misplaced information.
- Several imbedded links to other pages/documents are directing individuals to a wrong page/document or are not working.
- A few imbedded links connect to old material that may need to be updated.
- A small set of words or phrases could be reworded to meet the spirit of the Plain Writing Act of 2010.
- A few documents use agency-specific acronyms that should be spelled out on first use.

Copies of these documents have been provided to you for further review. We recommend that you share these documents with the originating organizations for awareness and any necessary modifications.

The review team consisted of Aida Nadia Claure-Roca, Nigel Franklin and me. We appreciate the opportunity to review this material and trust you find the results helpful. Please call me should you have any questions.

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date '

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Muchael J. Kear-Signature of Division/Office Director Sandra L. Thompson

1/27/2012

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

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- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date

Office of the Director

PLAIN WRITING ACT OF 2010 COMPLIANCE CERTIFICATION

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

OCF 4-Division/Office 4/17/12 Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act:
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Walted H. Trimos Signature of Division/Office Director

Legh Div.
Division/Office

3/28/2012 Date



As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

<u>Information Technology</u> Division/Office

Dáte

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

4/11/12 Date

Office of the Director

PLAIN WRITING ACT OF 2010 COMPLIANCE CERTIFICATION

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Thom Terwilliger, Ed.D Chief Learning Officer, FDIC Division/Office

Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Office of the Ombudsman Division/Office

ate



As Office of Legislative Affairs Deputy Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

OLA

10 April 2012 Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
- 2. I designated a Division or an Office Coordinator to serve as my organization's focal point for matters related to the Act;
- 3. I communicated with my employees, either personally or through my designee, about the provisions of the Act and its applicability to the FDIC;
- 4. I made a good faith effort to identify any "covered documents" prepared by my organization;
- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

- 1. I am personally aware of the requirements of the Act;
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- 5. I required employees in my organization who prepare covered documents to take the Plain Writing training course offered through Corporate University and will continue to ensure they are aware of the availability of this training;
- 6. Review officials in my organization consider the provisions of the Plain Writing Act when they review and modify covered documents;
- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

Signature of Division/Office Director

Division/Office

Date

As an FDIC Division/Office Director, I certify to the following regarding my organization's compliance with the Plain Writing Act of 2010 (the Act) (Public Law Number: 111-274):

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- 7. To the best of my knowledge, I believe the employees in my organization are in compliance with the provisions of the Plain Writing Act; and,
- 8. To the extent I identify any instances of non-compliance with the Act, I will discuss these instances with the appropriate employees, provide further training opportunities as needed, and take action as necessary and appropriate to ensure compliance.

April 2012