



**DIVISION OF  
RESOLUTIONS AND  
RECEIVERSHIPS**

**DATE:** [DATE]  
**TO:** [POC], [BANK NAME]  
**FROM:** [LEAD REVIEWER]  
**SUBJECT:** [BANK NAME] - 12 C.F.R. § 360.9 Compliance Review

**Provisional Hold Memorandum**

Please implement the provisional hold process, generate data files using the thresholds and percentages provided in the table below, and send data files to the FDIC no later than the close of business on [DATE].

Account Type	Account Balance Threshold	Provisional Hold Percent
<b><i>Domestic Deposits</i></b>		
1. Consumer DDA, NOW and MMDA	\$120,000	90%
2. Other Consumer Deposit Accounts	\$70,000	95%
3. Non-Consumer DDA, NOW and MMDA	\$150,000	80%
4. Other Non-Consumer Deposit Accounts	\$90,000	85%
<b><i>Foreign Deposits and IBF</i></b>		
5. Foreign Deposits	\$0	100%
6. International Banking Facility (IBF)	\$0	100%
<b><i>Investment Vehicle of a Sweep Arrangement</i></b>		
7. Eurodollar/Offshore	\$10,000	100%
8. International Banking Facility (IBF)	\$20,000	100%
9. Repurchase Agreement (Repo)	\$150,000	80%
10. Federal Funds	\$175,000	75%
11. Commercial Paper	\$100,000	70%