Banking and Finance Law Daily Wrap Up, FINANCIAL TECHNOLOGY—FDIC finalizes rules on official signage for banks, ATMs, digital channels, (Jan. 22, 2026)

Banking and Finance Law Daily Wrap Up

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By Nora Macaluso

The final rule updates requirements for displaying the official FDIC logo in banks, at ATMs, and on websites consumers can use to make deposits.

The Federal Deposit Insurance Corporation promulgated final regulations governing official FDIC signage required to be displayed at banks and on ATMs and on digital deposit-taking devices, amending 2023 requirements to address concerns about compliance. While the amended rules take effect 30 days after publication of the FDIC's notice in the Federal Register, compliance is required by Apr. 1, 2027.

The 2023 rules were aimed at updating 2006 signage and advertising requirements that called for banks to display "Member FDIC" signs at teller windows to account for the growing use of ATMs and websites to conduct banking activities. The older rules did not address online banking.

But the changes proposed in 2023 created issues and confusion around implementation and regulation, the FDIC said. Last August, it issued proposed rules giving institutions more flexibility on color, font, and size of signs and removing a requirement that FDIC signs be displayed on all web pages where consumers may use deposits (see Banking and Finance Law Daily, Jan. 2, 2024, and Aug. 20. 2025).

The new rule incorporates those proposed changes, and it also states that the display requirements pertain to "the screens and pages where signage would be most relevant to consumers"—the homepage, login screen, and the screen a consumer uses to open a deposit account.

The rule does not bar banks from including uninsured products on pages bearing the official sign. "The FDIC's regulations prohibiting deposit insurance misrepresentations, including misrepresentations using FDIC-Associated Images such as the FDIC official digital sign,10 provide sufficient safeguards against such misrepresentations or confusion that may occur if the FDIC official digital sign is displayed on pages that include uninsured products," the agency said.

The final rule aims to clarify language requiring clear, continuous, and conspicuous signage on "each page relating to non-deposit products" by requiring such signage on any digital deposit-taking channel that "offers the ability to make deposits electronically and provides access to deposits" and "advertises or provides information about, or access to, one or more non-deposit products."

The rule also drops a requirement that institutions must require consumers to actively dismiss a one-time notification or warning when attempting to navigate through a hyperlink to third-party, non-deposit products. Instead, banks have the option of automatically dismissing the notification after three seconds.

At ATMs and on similar devices, signage will be required only on the first page or screen displayed on initiating a transaction with a non-deposit product, rather than on each transaction as called for in the current rule.

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