



ADVERTISING Checklist

	Yes	No		Yes	No
1. Do the savings association's advertisements accurately and fairly represent its" [§563.27]			5. If the savings association sells its securities "over-the-counter," do all communications make disclosures that:		
a. services?			a. The security is not federally insured?		
b. contracts?			b. An investment in such debt security is subject to certain "investment considerations" and "risk factors?"		
c. investments?			c. Certain tax consequences could result if the investor will receive a "Cash Bonus" or "Cash Premium" by purchasing the security?		
d. financial condition?			d. Potential investors should obtain and read a copy of the offering circular before making an investment in the securities?		
2. Is the savings association properly displaying the FDIC's official sign for insured savings associations at its applicable offices and branches [§ 328.4(a) of the FDIC's regulations]?			6. Does the savings association's publicity of "over-the-counter" securities make any comparison or reference to insured accounts if offers?		
The following questions relate specifically to advertising of debt securities [§563g and TB 31-2]			7. Do the savings association's communications make any statements that imply the debt security is likely to remain outstanding until maturity?		
3. Does the content of the media ads, sales literature and other forms of publicity relating to the offering of a debt security require a filing and review by the Board?					
4. If the communication is exempt from filing, does it contain the required disclosures and information?					