

FEDERAL DEPOSIT INSURANCE CORPORATION

CHARTER OF THE FDIC ADVISORY COMMITTEE ON COMMUNITY BANKING

- 1. Committee's Official Designation (Title):** FDIC Advisory Committee on Community Banking ("the Committee").
- 2. Authority:** Discretionary committee established under agency authority in accordance with the provisions of the Federal Advisory Committee Act, as amended, 5 U.S.C., App. 2.
- 3. Objectives and Scope of Activities:** The Committee will provide advice and recommendations to the FDIC on a broad range of policy issues that have a particular impact on small community banks throughout the United States and the local communities that are served by community banks, including a focus on rural areas. The Committee will review various issues that may include, but not be limited to, the latest examination policies/procedures, credit/lending practices, deposit insurance assessments, insurance coverage issues, regulatory compliance matters, as well as any obstacles to the continued growth and ability of community banks to extend financial services in their local markets in the current environment.
- 4. Description of Duties:** The Committee will provide advice and recommendations only. It will have no formal decision-making role, will have no access to confidential supervisory or other confidential information, and will not have access to or discuss any non-public information regarding specific financial companies.
- 5. Agency or Official to Whom the Committee Reports:** The Committee reports to the Chairman of the Board of Directors of the FDIC ("Chairman").
- 6. Support:** The FDIC will provide whatever support is required for the Committee's activities, to the extent permitted by law and subject to the availability of resources.
- 7. Estimated Annual Operating Costs and Staff Years:** The annual operating costs associated with supporting the Committee's functions are estimated to be \$300,000 per year, including staff time. It is estimated that 2 staff-years per year, of FDIC personnel time, will be required to support the Committee on a continuing basis.
- 8. Designated Federal Officer:** A full-time or permanent part-time employee, appointed in accordance with agency procedures and designated as such by the Chairman, will serve as the Designated Federal Official (DFO). The DFO will approve or call all of the Committee's and subcommittees' meetings, prepare and approve all meeting agendas, attend all Committee and subcommittee meetings, adjourn any meeting

when the DFO determines adjournment to be in the public interest, and chair meetings when directed to do so by the official to whom the Committee reports.

9. Estimated Number and Frequency of Meetings: The Committee shall meet at such intervals as are necessary to carry out its functions. It is anticipated that the Committee will meet at least 2 times per year.

10. Duration: The Committee will exist for 2 years from the date of the Charter, unless earlier renewed.

11. Termination: The Committee will terminate two years from the date of charter filing unless earlier renewed or terminated.

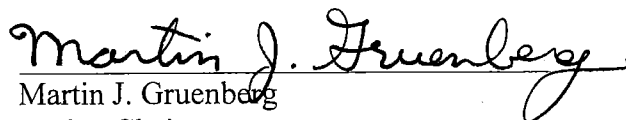
12. Membership and Designation: The majority of the members of the Committee will represent community banks of various sizes and charter types, both rural and urban, including a cross-section of institutions from different regions of the country. Other members of the Committee may include representatives of the public sector, small businesses, non-for-profit community organizations or other entities that rely on community banks to provide credit and other banking services in their communities, as well as one or more representatives from academic institutions. Members will serve for a term of two years, and the number of members of the Committee will not exceed 20. Committee members will not receive compensation for their services. Committee members will be reimbursed for expenses for travel, per diem, and other miscellaneous expenses incurred in the performance of their duties for the Committee subject to FDIC approval. No Special Government Employees and no Regular Government Employees are expected to be on the Committee; the Committee will be comprised exclusively of representatives of the above-described groups. The Chairman of the Committee, to the extent one is desired by the FDIC, would be selected from among the members of the Committee by the Chairman of the Board of Directors of the FDIC.

13. Subcommittees: The Chairman is authorized to create any subcommittees that may be necessary to fulfill the Committee's mission.

14. Recordkeeping: The records of the Committee will be handled in accordance with the FDIC's records disposition schedule. These records will be available for public inspection and copying, subject to the Freedom of Information Act, 5 U.S.C. 552.

15. Filing Date: This charter has been filed with the Chairman of the FDIC, the Senate Committee on Banking, Housing and Urban Affairs, the House Committee on Financial Services, and the General Services Administration's Committee Management Secretariat, and furnished to the Library of Congress on August 3, 2011.

August 3, 2011
Dated


Martin J. Gruenberg
Acting Chairman
Federal Deposit Insurance Corporation