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FDIC
Legal Division
FOIA/PA Group
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[FDIC's Electronic Request Form](#)

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Federal Deposit Insurance Corporation

550 17th Street, NW, Washington, DC 20429-9990

Legal Division

February 7, 2017

In: FDIC FOIA Log Number 17-0131

This is in response to your January 26, 2017 Freedom of Information Act (FOIA) request for:

A digital/electronic copy of the following FDIC records:

- FDIC Circulars in the 1000 Category (4 circulars)
- FDIC Circulars in the 1100 Category (5 circulars)
- FDIC Circulars in the 1200 Category (6 circulars)
- FDIC Circulars 1370.4 and 1370.5 and 1370.6 (3 circulars)
- FDIC Circulars in the 1400 Category (2 circulars)
- FDIC Circulars in the 1700 Category (2 circulars)
- FDIC Circulars in the 2600 Category (9 circulars)
- FDIC Circular 3800.10 (1 circular)
- FDIC Circulars in the 4000 Category (3 circulars)
- FDIC Circulars in the 5000 Category (3 circulars)
- FDIC Circular 12000.1 (1 circular)

As you are aware, a person making a request for other than commercial use is entitled to two hours of free search time and to one hundred pages of free duplication. Since you only agreed to pay \$28.00, we exhausted the two hours search time looking for previously released FDIC Circulars that were requested in your FOIA request and could be provided to you for less than \$28.00.

Our search is complete. Three of the requested Circulars are on the FDIC website. They can be located at:

<https://www.fdic.gov/about/freedom/FOIADirective.pdf>

<https://www.fdic.gov/about/freedom/PrivacyActDirective.pdf>

<https://www.fdic.gov/buying/goods/formsdocuments/12000-1.pdf>

The enclosed two Circulars, which consist of 169 pages, have been released previously. One of the Circulars is being released in full while some information on one page of the other Circular has been redacted.

The information withheld is exempt from disclosure under Exemption 6, 5 U.S.C. § 552(b)(6). Exemption 6 requires us to withhold personnel and medical files and similar files the disclosure of which would constitute a clearly unwarranted invasion of personal privacy.

We are charging you \$13.80 for processing your request. Additional information can be found in the enclosed invoice.

You may contact me at 703-562-2274 or acolgrove@fdic.gov or our FOIA Public Liaison, Acting FDIC Ombudsman Gordon Talbot, by email at GTalbot@fdic.gov or telephone at 703-562-6046, for any further assistance and to discuss any aspect of your request. Additionally, you may contact the Office of Government Information Services (OGIS) at the National Archives and Records Administration to inquire about the FOIA mediation services they offer. The contact information for OGIS is as follows: Office of Government Information Services, National Archives and Records Administration, 8601 Adelphi Road-OGIS, College Park, Maryland 20740-6001, email at ogis@nara.gov; telephone at 202-741-5770; toll free at 1-877-684-6448; or facsimile at 202-741-5769.

If you are not satisfied with the response to this request, you may administratively appeal by writing to the FDIC's General Counsel. Your appeal must be postmarked or electronically transmitted within 90 days of the date of the response to your request. Your appeal should be addressed to the FOIA/PA Group, Legal Division, FDIC, 550 17th Street, N.W., Washington, D.C. 20429. Please refer to the log number and include any additional information that you would like the General Counsel to consider.

Sincerely,

/Signed/

Alisa Colgrove
Government Information Specialist
FOIA/Privacy Act Group



FEDERAL DEPOSIT INSURANCE CORPORATION

DIRECTIVE SYSTEM

TYPE AND NUMBER

Circular 1211.1

CONTACT

Rochelle K. Myles

TELEPHONE NUMBER

(202) 942-3240

DATE

October 18, 1999

DATE OF CANCELLATION (*Bulletins Only*)

TO: All Divisions and Offices

FROM: Arleas Upton Kea
Director, Division of Administration

SUBJECT: FDIC Correspondence Manual

1. Purpose. To communicate correspondence standards and to provide guidelines that will produce uniform correspondence procedures corporate-wide.
2. Revision. FDIC Circular 1211.1, FDIC Correspondence Manual, dated January 29, 1993, is hereby revised and superseded.
3. Scope. The provisions of this manual apply to all employees involved in the preparation of FDIC correspondence.
4. Background. Much of our communication is through the written word. Therefore, it is fundamental that all corporate business correspondence be uniform, cordial, responsive, grammatically correct, and convey a positive business image of the Corporation.

Program responsibilities for correspondence control are centralized in the Division of Administration, Directives and Forms Management Group (D&FMG). D&FMG, in conjunction with division and office liaisons, developed this manual to assist employees in the preparation of FDIC correspondence.

The U.S. Government Printing Office Style Manual and The Chicago Manual of Style, were used along with other references and established practices in developing the standards for style and format outlined in this manual.

5. Policy. The Corporation's policy is to create uniform, appealing, and cost efficient written correspondence that gains goodwill for the Corporation.

6. Responsibilities

a. Division and Office Directors are responsible for the preparation of correspondence, as well as:

(1) Ensuring that all correspondence complies with the provisions outlined in this circular;

(2) Delegating an employee to serve as correspondence liaison and identifying an alternate and replacement when necessary;

(3) Making new employees aware of these guidelines; and

(4) Identifying, documenting, and maintaining appropriate correspondence as an item of record (See FDIC Circular 1210.1, FDIC Records Retention and Disposition Schedule).

b. Individuals who prepare written correspondence are responsible for complying with the provisions outlined in this manual.

7. Forms. All FDIC forms referred to in this manual are available at the warehouse or on the FDICnet under Standardized Forms.

8. Changes. Changes to the FDIC Correspondence Manual shall be issued through the FDIC Directive System.

9. Inquiries. For additional information on corporate correspondence, contact D&FMG, via E-mail, at Records Management Assistance Center.

10. Effective Date. This directive is effective upon issuance.

Attachment

Click [here](#) for manual

ACKNOWLEDGEMENT

Many people were very helpful in preparing the revision to the FDIC Correspondence Manual. The manual would not be complete without a tribute to their participation. Grateful acknowledgement is made for permission to reprint excerpts from the Franklin Covey Style Guide for Business and Technical Communication, Webster's Secretarial Handbook, and The Gregg Reference Manual. Thanks to the host of dedicated FDIC employees who contributed technical or subject expertise, and to the government agency liaisons who sent copies of their correspondence manuals. The pages within the Correspondence Manual reflect their contributions. The Directives and Forms Management Group thanks you for your insights and contributions.

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CHAPTER 1

GENERAL CORRESPONDENCE PROVISIONS

1-1. GENERAL PROVISIONS

This manual contains style practices, basic rules, and guidelines for preparing and distributing Corporation correspondence. It does not cover Freedom of Information Act Requests (See FDIC Circular 1023.1) or Privacy Act Requests (See FDIC Circular 1031.1). Adherence to these guidelines will ensure the Corporation's correspondence is prepared in a uniform manner.

1-2. OBJECTIVES

This manual is provided to meet the following objectives:

- A. Establish correspondence standards and guidelines.
- B. Provide new employees with a guide for preparing the Corporation's correspondence.
- C. Create a favorable image of the Corporation by using an attractive, uniform style of correspondence.
- D. Give internal Corporation correspondence a distinctive and professional appearance.
- E. Reduce search-time by incorporating useful information from several sources into one publication.

1-3. THE CORPORATION'S MISSION

The Federal Deposit Insurance Corporation (FDIC) is an independent deposit insurance agency created by Congress to maintain stability and public confidence in the nation's banking system. In its unique role as deposit insurer of banks and thrifts, and in cooperation with other federal and state regulatory agencies, the Corporation promotes the safety and soundness of insured depository institutions and the U.S. financial system by identifying, monitoring, and addressing risks to deposit insurance funds.

The Corporation promotes public understanding and sound public policies by providing financial and economic information and analyses; minimizes disruptive effects from the failure of banks and savings associations; and ensures fairness in the sale of financial products and the provision of financial services.

The Corporation's long and continuing tradition of public service is supported and sustained by a highly skilled and diverse workforce that responds rapidly and successfully to changes in the financial environment.

**1-4. CUSTOMER
SERVICE
STANDARDS**

The Corporation adheres to the highest ethical standards. Its reputation is based on professionalism and a skilled, dedicated workforce. The Corporation operates using the guidance of the following core values: *effectiveness, responsiveness, teamwork, fairness, and service*. Please use these values for maximizing customer service standards and fulfilling the Corporation's mission.

Divisions and Offices shall ensure that responses to all correspondence are timely, accurate, and complete, giving high priority to controlled correspondence from the Chairman's Office, Office of Legislative Affairs, Office of Corporate Communications, and Congressional and media inquiries.

**1-5. CORRESPONDENCE
STYLE**

The Chairman's Office establishes the format style for all Corporation correspondence. The Chairman has established the modified semi-block format as the Corporation's standard letter format. The modified block style shall be used for all memoranda. However, certain correspondence applications may require employee discretion.

1-6. FONT AND PITCH

Times New Roman with a 12 pitch is the Corporation's official standard font and pitch. The following type fonts are also approved for use in preparing Corporation letters and memorandums: Courier, Arial, Arrus BT, Univers, and CG Times. The font is the element used by the printer, which actually holds the individual characters that are then transferred onto the

paper. Each font contains a character set containing a specific point size and character style. The set includes letters as well as numbers and symbols. In addition to the style and number of characters contained on the font, users may also specify the pitch of the characters to determine the spacing between the characters on a single line. The preferred pitch is 12, however, some correspondence applications may require employee discretion.

1-7. STATIONERY

Only authorized FDIC letterhead shall be used for external correspondence. All letterhead shall identify the Division or Office of the signer on the first page. For continuation pages, use plain paper of comparable quality to the letterhead. Authorized letterhead, specific to each Division and Office, is available on-line in Microsoft Word. At the menu bar, press the "FDIC Macros" button for Letterhead/Memorandum. Select the appropriate Office Address and Division or Office and click OK for the system to update the default information. The official FDIC Letterhead and Memorandum stationery produced by this system has been designed to meet the requirements outlined in this Manual, including default settings for margins and font selection.

**1-8. MARGINS AND
LETTER
PLACEMENT**

Left and right margins must be at least 1 inch. Margins should be adjusted to at least 1-1/2 inches for shorter (124 words or less) letters. Documents should be centered to ensure equal margins at the top and bottom. Use of right margin justification is discouraged.

1-9. COPIES

Each Division or Office shall determine the number of additional copies of correspondence needed to meet its requirements. At least one extra copy should be made for record keeping purposes. If copies of correspondence are to be routed to an individual other than the addressee, at the discretion of the writer, this information may or may not appear on the original. Ensure that all copies are legible.

**1-10. CORPORATION
SYSTEM OF
RECORDS**

Any documentary or informational item, regardless of physical form or characteristic, made or received by the Corporation in the course of its operation or in the execution of its responsibilities may be a record. For a more complete description on the distinction between record and non-record documentation, see FDIC Circular 1210.11, Official Records and Personal Papers.

All Divisions and Offices are responsible for maintaining and disposing of records in compliance with FDIC Circular 1210.1, Records Retention and Disposition Schedule. For more specific information related to adequate and proper documentation, refer to FDIC Circular 1210.18, FDIC Records Management Program.

CHAPTER 2

CHAIRMAN'S CORRESPONDENCE

2-1. GENERAL

This chapter contains guidance for preparing correspondence for the Chairman's signature, including preparation of Chairman's referrals and correspondence originating within a Division or Office.

The Office of Legislative Affairs (OLA) manages the Chairman's Correspondence System. OLA tracks and logs all referrals into the Chairman's Correspondence System using an Assignment Sheet. The Assignment Sheet contains instructions for preparing the correspondence and specifies a due date when applicable. The Chairman's correspondence is then referred or assigned to other Divisions and Offices for response or information. The Division or Office shall prepare a response using one of the response categories outlined in paragraph 2-7, below.

2-2. STATIONERY

The Chairman's official letterhead should always be used when preparing letters for the Chairman's signature. Plain paper of comparable quality should be used for continuation pages. Envelopes should be of similar quality paper. Do not use window envelopes. Small quantities of the Chairman's stationery may be obtained from OLA.

2-3. MARGINS

Left and right margins should be 1.25 inches. Allow 2 inches for the top margin to insert the date line and a 1 inch bottom margin.

2-4. FONT AND PITCH

All correspondence for the Chairman's signature should be prepared using the Times New Roman font with a 12 pitch.

2-5. LETTER FORMAT

Letters for the Chairman's signature should be prepared using the modified semi-block format. The first line of every paragraph should be indented 5 spaces. The complimentary close and signature block should be indented 3 inches from the left margin. Do not date the letter. The date will be added by the Chairman's office after

signature. Only award letters may be submitted with the date. (See sample letter for the Chairman's signature at Exhibit 2-1).

Letters should be concise and written in a friendly tone; preferably one page in length. Do not use attention and subject lines in the Chairman's correspondence. The Chairman's office will specify when correspondence should be personalized.

2-6. CONTROL DATES

Generally, five (5) to ten (10) business days are allowed to prepare a response for the Chairman's signature. The response should be returned to OLA on or before the due date. OLA will review the correspondence for accuracy and forward it to the Chairman's Office. A submission requiring a rewrite will be returned to the Division or Office for revision and should be completed in a timely manner.

**2-7. RESPONSE
CATEGORIES**

Upon receipt of an assignment, responses for the Chairman's correspondence should be prepared based on the following:

A. Chairman's Signature

The Division or Office shall prepare a response in final format on the Chairman's letterhead. The response, accompanied by form FDIC 1211/43, OLA Abstract, and a copy of the electronic file (diskette) should then be forwarded to OLA in room: MB-6126. (Do not date the response.) Once the letter has been signed and dated, the Division or Office will be notified to pick up the letter and mail to the addressee. (See sample at Exhibit 2-2.)

B. Chairman's Review

The Division or Office shall prepare a response signed by the Division/Office Director in final format for the Chairman's staff to review. (Do not date the response.) The response accompanied by form FDIC 1211/43, should then be forwarded to OLA in Room: MB-6126. The Chairman's staff will review the response and OLA will notify the Division or Office of approval or if changes are required. Once the response is approved and returned to the Division or Office for mailing, both a paper copy and an electronic version of the response must be forwarded to OLA. The assignment will remain outstanding until the paper and electronic file copies are received. (See sample at Exhibit 2-3.)

C. Direct Response

The assigned Division or Office shall respond directly to the inquirer by the due date outlined on the Assignment Sheet. A copy of the response and an electronic copy of the file must be sent to OLA. The assignment will remain outstanding until OLA receives both an electronic file and a paper copy of the letter. (See sample at Exhibit 2-4.)

D. Appropriate Attention

The assigned Division or Office shall determine whether the inquiry requires a response and prepare the response, when needed. No due date will be assigned and copies need not be forwarded to OLA. (See sample at Exhibit 2-5.)

E. Information

No action is required. Information is provided for information purposes only. (See sample at Exhibit 2-6.)

2-8. ABSTRACTS AND CLEARANCES

An abstract is a condensed summary of the assignment and clearly identifies the originating office and reviewing officials and provides space for pertinent notes or comments. Form FDIC 1211/43 (available from OLA) must accompany all correspondence prepared in final format for the Chairman's signature. (See sample in Chapter 3, Controlled Executive Correspondence, Exhibit 3-1.)

2-9. CORRESPONDENCE ASSIGNMENT SHEET

A correspondence Assignment Sheet will accompany all Chairman's correspondence referred to a Division or Office. The Assignment Sheet provides specific instructions for completing the Chairman's correspondence, the due date, and the designated response category. Other information pertinent to the inquiry may also be included. OLA should be contacted immediately, when an assigned Division or Office determines an assignment has been misdirected.

EXHIBIT 2-1

CHAIRMAN'S LETTER

FORMAT FOR CHAIRMAN'S LETTERS

DO NOT DATE
(unless award letter)

Mr. Gerald Johannsen
President and Chief Executive Officer
Bank Plus Corporation
111 South 11th Street, Suite 111
Boston, Massachusetts 00110

Dear Mr. Johannsen:

When typing a letter for the Chairman's signature, always type the letter in final format on the Chairman's letterhead. All letters forwarded through the correspondence unit should include an abstract.

Indent paragraphs. Do not justify. The font should be Times New Roman, 12 pitch. When typing the inside address, always spell out the state and use only the first five digits of the zip code. The full zip code should be used on the envelope.

The body of the letter should appear centered on the page, leaving enough room for the date at the top. Always leave two blank spaces after a period.

Sincerely,

Leave five lines for the
Chairman's signature

Donna Tanoue
Chairman

Enclosure

cc: John Doe

EXHIBIT 2-2

CHAIRMAN RESPONSE CATEGORY

**OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT**

OC 99-0113

ASSIGNED TO: DOA

DATE: 01/05/99

DUE DATE: 02/01/99

CORRESPONDENT: JOHN SMITH
BANK, U.S.A
GEORGETOWN, NORTH CAROLINA

JOHN SMITH WRITES REGARDING XXXXXXXXX

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DOA FOR
PREPARATION OF A RESPONSE **FOR THE SIGNATURE OF CHAIRMAN.**
THE RESPONSE*, PREPARED IN FINAL FORM, SHOULD BE DELIVERED
TO LEE GOUTHRO (MB 6126) BY COB 02/01/99.

QUESTIONS MAY BE DIRECTED TO LEE GOUTHRO (898-3969).

DISTRIBUTION:
CHAIRMAN'S STAFF
FILE
TICKLER
MS. JONES

*ALL CORRESPONDENCE MUST BE ACCOMPANIED BY AN ABSTRACT
AND THE DOCUMENT ON DISKETTE.

EXHIBIT 2-3

CHAIRMAN'S STAFF REVIEW CATEGORY

**OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT**

OC 99-0113

ASSIGNED TO: DOA

DATE: 01/05/99

DUE DATE: 02/01/99

CORRESPONDENT: JOHN SMITH
BANK, U.S.A
GEORGETOWN, NORTH CAROLINA

JOHN SMITH WRITES REGARDING XXXXXXXXX

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DOA **FOR
DIRECT RESPONSE AFTER REVIEW BY THE CHAIRMAN'S STAFF.**
PLEASE PROVIDE A COPY OF THE PROPOSED RESPONSE* TO LEE
GOUTHRO (MB 6126) BY COB 02/01/99.

QUESTIONS MAY BE DIRECTED TO LEE GOUTHRO (898-3969).

DISTRIBUTION:
CHAIRMAN'S STAFF
FILE
TICKLER
MS. JONES

*ALL CORRESPONDENCE MUST BE ACCOMPANIED BY AN ABSTRACT
AND THE DOCUMENT ON DISKETTE.

EXHIBIT 2-4

RESPOND DIRECTLY CATEGORY

**OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT**

OC 99-0113

ASSIGNED TO: DOA

DATE: 01/05/99

DUE DATE: 02/01/99

CORRESPONDENT: JOHN SMITH
BANK, U.S.A
GEORGETOWN, NORTH CAROLINA

JOHN SMITH WRITES REGARDING XXXXXXXXX

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DOA.
PLEASE **RESPOND DIRECTLY TO THE CORRESPONDENT** AND
PROVIDE LEE GOUTHRO (MB 6126) WITH BOTH A HARD COPY AND AN
ELECTRONIC COPY OF THE FINAL RESPONSE BY COB 02/01/99.

QUESTIONS MAY BE DIRECTED TO LEE GOUTHRO (898-3969).

DISTRIBUTION:
CHAIRMAN'S STAFF
FILE
TICKLER
MS. JONES

EXHIBIT 2-5

APPROPRIATE ATTENTION CATEGORY

**OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT**

OC 99-0113

ASSIGNED TO: DOA

DATE: 01/05/99

CORRESPONDENT: JOHN SMITH
BANK, U.S.A
GEORGETOWN, NORTH CAROLINA

JOHN SMITH WRITES REGARDING XXXXXXXXX

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DOA **FOR
ATTENTION** AS APPROPRIATE.

QUESTIONS MAY BE DIRECTED TO LEE GOUTHRO (898-3969).

DISTRIBUTION:
CHAIRMAN'S STAFF
FILE
MS. JONES

EXHIBIT 2-6

INFORMATION CATEGORY

**OFFICE OF THE CHAIRMAN
CORRESPONDENCE ASSIGNMENT**

OC 99-0113

ASSIGNED TO: DOA

DATE: 01/05/99

CORRESPONDENT: JOHN SMITH
BANK, U.S.A
GEORGETOWN, NORTH CAROLINA

JOHN SMITH WRITES REGARDING XXXXXXXX

THE ATTACHED CORRESPONDENCE HAS BEEN ASSIGNED TO DOA **FOR
INFORMATION.**

QUESTIONS MAY BE DIRECTED TO LEE GOUTHRO (898-3969).

DISTRIBUTION:
CHAIRMAN'S STAFF
FILE
MS. JONES

CHAPTER 3

CONTROLLED EXECUTIVE CORRESPONDENCE

3-1. GENERAL

Certain types of correspondence require special handling and processing and should be given priority. Priority correspondence is generally managed through control numbers and should be answered following specific instructions for completion and in accordance with established time limits. Executive Correspondence includes communication with Members of Congress, Congressional staff, and the media.

The Chairman has placed a very high priority on timely, accurate, and complete responses to Congressional inquiries. The Office of Legislative Affairs (OLA) was established to be the central contact point between Congress and the Corporation. Hence, OLA regulates authority over all Congressional inquiries relating to the Corporation's mission.

The Office of Corporate Communications (OCC) is the central contact for initiating press contacts and responding to media inquiries. High priority is placed on media inquiries and responses because the Corporation's credibility with the public rests on media reports.

The Office of Inspector General is exempt from the procedures discussed in this chapter.

3-2. PROCEDURES FOR HANDLING CONGRESSIONAL INQUIRIES

A. Telephone Inquiries

An employee who receives a telephone inquiry from a Congressman or a Congressional staff member must refer the call to OLA. The employee should record the caller's name and telephone number along with a summary of the request, and inform the caller that an OLA staff member will promptly respond to their request. The employee should immediately notify OLA of the inquiry either by telephone or electronic mail (E-mail) at "Congressional Contacts." When it is not practical to refer the call to OLA, a summary of the call should be sent via E-mail to

OLA within 24 hours. For more detailed information on handling Congressional inquiries refer to FDIC Circular 1211.2, Congressional Contacts and Correspondence.

B. Written Inquiries

All Congressional correspondence, regardless of addressee, should be promptly forwarded to OLA. Congressional correspondence addressed to the Washington Office should be hand delivered upon receipt to OLA. Congressional correspondence addressed to a Regional Office or a Service Center should be faxed immediately, upon receipt, to OLA. The original correspondence should then be sent to OLA via the internal Mail Pouch System. Bulk correspondence should be sent via express mail.

3-3. ROUTING CONGRESSIONAL INQUIRIES

OLA tracks and logs inquiries into the Congressional Correspondence System. Inquiries are then assigned and forwarded by OLA to the appropriate Division or Office for preparation of a draft response accompanied by an Assignment Sheet, outlining the due date and signing official, as determined by OLA. Upon receipt, the Division or Office shall draft a response, obtain clearances from reviewing officials, attach form FDIC 1211/43, OLA Abstract, and return the draft correspondence for final approval. If, upon review of the incoming correspondence, the assigned Division or Office determines that the assignment has been misdirected, the original assignment package should be returned immediately to OLA.

3-4. CONTROL DATES A. Due Date

The due date for Congressional correspondence responses will be located in the upper left corner of the Assignment Sheet. Generally, 10 business days are allowed to prepare a response for the signature of the Director, OLA and 5 business days for the Chairman's signature. The due date will be underlined in red when an urgent response must be prepared.

B. Extended Date

When circumstances warrant, OLA will grant an extension of the due date. All requests for extensions should be made to OLA prior to the due date.

C. Elapsed Date

At least once a week, OLA will notify Division and Office Directors of Congressional correspondence with past due dates.

3-5. ABSTRACTS AND CLEARANCES

Form FDIC 1211/43 must accompany all draft responses and should clearly show the author's name, date, and signature(s) of the reviewing official(s). Copies of form FDIC 1211/43 are available in hard copy or electronic format and may be obtained from OLA. (See sample form FDIC 1211/43 at Exhibit 3-1.)

3-6. DRAFT RESPONSES

The assigned Division or Office is responsible for preparing an appropriate response for the signature designated on the Assignment Sheet. Specific instructions for preparing the response shall be listed on the Assignment Sheet. The response should be returned to OLA on or before the due date and accompanied by form FDIC 1211/43. A diskette containing the typed letter should be submitted along with the draft response, or upon approval of the senior reviewing official, the draft may be electronically communicated to OLA.

3-7. BASIC GUIDELINES

Letters to members of Congress should be prepared in modified semi-block format. The appropriate form of address and salutation to be used is outlined in Chapter 6, Forms of Address. Some basic guidelines follow:

A. A Member of Congress in the House of Representatives should always be addressed as "Dear Congressman or Congresswoman (last name)."

B. All letters from the Corporation should be addressed to the Member of Congress even when a staff member signed the incoming letter.

C. Use "Attention Lines" on the envelope only. Neither "Attention" nor "Subject" lines are used in Corporation letters responding to Congressional inquiries.

D. When writing to a deceased Member's office, before a successor is named, address the letter to the Congress person's Administrative Assistant.

E. If a Member requests a reply to his or her Home District Office, send a copy to the Washington, DC office only if the Member requests it.

**3-8. PROCEDURES
FOR HANDLING
MEDIA
INQUIRIES**

A. Telephone Inquiries

An employee who receives a telephone inquiry from the media should forward the call directly to the Office of Corporate Communications (OCC) or record the caller's request and telephone number; advise the reporter that an OCC staff member will return the call; and immediately notify OCC with the pertinent data.

B. Written Inquiries

Written media inquiries should be faxed to OCC.

C. In-Person Inquiries

An employee who is approached by the media with an in-person inquiry should immediately notify OCC of the request by telephone.

D. Factual Inquiries

The appropriate Division or Office may answer media inquiries that are "factual." (Examples of factual inquiries include requests for bank failure numbers in a particular year or Community Reinvestment Act ratings.) Supervisory approval should be obtained before the requested information is released. After

responding to the media, promptly send an E-mail message to OCC describing the request along with the Division or Office response.

3-9. BOARD PROCEDURES

The FDIC Board of Directors is responsible for management of the Corporation and may delegate that authority to any Committee, Officer, or Agent of the Corporation. The guidance listed below outlines the procedures for preparing and processing a Board case.

3-10. PREPARING A CASE FOR BOARD ACTION

Each Board case should contain a clear and concise statement of the proposal, a summary analysis, and a recommendation. The recommendation should clearly state the position that the Board is being asked to adopt. For cases containing controversial issues or that may generate questions, include the pros and cons of the proposal in the summary. Cases requiring a resolution should have the resolution attached to the case before it is forwarded to the Board. Generally, cases pertaining to liquidation of assets, adoption of the annual budget, settlements, and litigation require a resolution. Contact the Office of Executive Secretary (OES) for assistance in determining whether a case requires a resolution.

The name(s) and telephone number(s) of the staff member(s) that may be contacted regarding the case should be reflected in the case. Additionally, list the name of the staff member(s) who shall present the case or who shall be available for questioning if known. If applicable, list the names of other Divisions or Offices with which a case has been coordinated.

3-11. CASE FORMAT

Letter size paper (8 1/2" x 11") should be used for the entire case, including any exhibits or attachments. Summarize cases over five pages in the beginning of the text. All pages should be numbered, in succession, in the lower right corner. Do not hand-write page numbers. The appropriate Division or Office Director, or designee, should sign the case, and, if applicable, a concurring signature from the Legal Division should be obtained.

Cases involving applications and notices forwarded by the Division of Supervision and the Division of Compliance and Consumer Affairs should highlight both the date the application or notice was received in the regional office and the date the application or notice was forwarded to Washington, DC for processing. This information should appear prior to the staff contact listing at the end of the case. See format example below:

**DATE APPLICATION OR NOTICE
RECEIVED IN REGIONAL
OFFICE: JULY 1, 1996**

**DATE APPLICATION OR NOTICE
FORWARDED TO WASHINGTON, DC
OFFICE: AUGUST 1, 1996**

**3-12. CASE
SUBMISSION**

All Board cases must be submitted for review by the Chairman's Case Advisory Committee before being considered by the Board of Directors. A notice shall be issued in advance of a Board meeting advising of the case submission deadline. Two copies of the draft case should be submitted to the Chairman's Office 3 weeks prior to the Board meeting. Two copies of the case should also be sent to OES. Board cases may be submitted either manually or electronically. The Chairman's briefing is usually scheduled the day after receipt of the case.

After the Chairman's briefing, the case will be returned to the appropriate Division or Office for revisions, if applicable. When a case is returned for revisions, the corrections should be made and the case resubmitted to the Office of the Chairman for further review. If there are no revisions, a representative of the Chairman's Office will authorize distribution of the case. As soon as authorization is received, the originating Division or Office should prepare the case for distribution.

**3-13. CASE
DISTRIBUTION**

OES maintains distribution lists for cases submitted to the Board and the Committees on its Web Page. Materials to be handed out during a Board meeting should be given to the Executive Secretary for distribution.

**3-14. MANUAL
DISTRIBUTION**

The distribution of Board cases is a two-part process. Part one involves a limited distribution to the Deputies and Assistants to Board Members and OES staff for review. Part two of the distribution process involves a case review by OES to ensure pages are numbered, proper format, the case has been signed, inclusion or exclusion of resolutions, and inclusion of all referenced attachments. OES will then notify the Division or Office that the case has been properly prepared and that a full Board distribution may be made. If the case has been fully prepared by FDIC employees and is available in electronic format, it may be distributed electronically. Cases that have attachments from outside the Corporation will require manual distribution.

Improperly prepared cases will be returned to the Division or Office for corrections. All corrections should be made and the case should then be redistributed to the individuals on the limited distribution list and the process continues until full Board distribution has been made. All changes to a case, including deletions and additions, should be identified.

**3-15. ELECTRONIC
DISTRIBUTION**

OES will place the electronic file of the document in a Public Folder called *Board Cases* located in Microsoft Outlook. The case will be available for review only to those with access to the Public Folder.

It is the author's responsibility to ensure that the electronic file of the Board case forwarded to OES is identical to the original (paper copy) Board case. OES will not make any changes to the electronic file.

Contact your LAN Administrator or OES regarding any concerns or questions about the electronic format.

**3-16. REGULATIONS
AND POLICY
STATEMENTS
-- REDLINED
REVISIONS**

When a Board case is drafted recommending revision to an existing regulation or policy, the revised regulation should be redlined. The redlined version should highlight the changes made to the existing regulation or policy. It should be identical to the electronic version forwarded to the Office of the Chairman for review and briefing. The redlined version of the case shall be maintained by the originating Division or Office until full Board distribution has been authorized.

EXHIBIT 3-1

OLA SAMPLE ABSTRACT



Federal Deposit Insurance Corporation

550 17th Street, NW, Washington, D.C. 20429

Office of Legislative Affairs

ABSTRACT

ORIGINATING OFFICE: _____

CONTROL # LA

AUTHOR: _____
(SIGNATURE)

COMMENTS/NOTES:

REVIEWED BY:

(Signature of Reviewing Official) (Date)

(Signature of Reviewing Official) (Date)

(Signature of Reviewing Official) (Date)

(Signature of Reviewing Official) (Date)

(Signature of Reviewing Official) (Date)

(OLA Review) (Date)

(OLA Review) (Date)

#####

COMMENTS/REVIEW BY CHAIRMAN'S STAFF

(Signature of Reviewing Official) (Date)

(Signature of Reviewing Official) (Date)

CHAPTER 4 LETTERS

4-1. GENERAL

All correspondence to other agencies and to the public shall be in the form of a letter, when the use of the telephone or other informal communication is inappropriate. A letter may also be used for internal formal correspondence to convey awards, commendations, and condolences.

The information in this chapter provides guidance on creating Corporation letters. In some instances, flexibility in formatting may be necessary to accommodate differences in content, length, and purpose. **NOTE:** Guidance is provided in this manual for electronic and manual preparation of correspondence.

4-2. STATIONERY

Use the official FDIC letterhead that identifies the Division or Office of the signer. Official FDIC letterhead for each Division and Office is available on-line in Microsoft Word. The system will automatically setup page headers on page two and succeeding pages to include the name of the addressee, page number, and date.

4-3. FORMAT

The modified semi-block format has been established as the Corporation standard for letters. This format features a date line aligned either slightly to the right of the center of the page or flush right. The inside address and salutation should be aligned flush left while the first line of each paragraph of the message should be indented five spaces. (See sample Exhibits 4-1 and 4-2.) Paragraphs should be single-spaced internally and double-spaced between paragraphs.

4-4. MARGINS AND SYMMETRY

Margins frame a letter to display the contents attractively and focus attention on the message. Balancing the typed lines under the letterhead gives it symmetry. To achieve maximum balance and symmetry on a page, follow these guidelines:

- Use 1 inch margins for lengthy letters of 300 words or more;
- Use 1-1/2 inch margins for medium-length letters of about 100-250 words;
- Use 2 inch margins for short letters of 100 words or less; and
- Use 1 inch margins for the top and bottom of the page.

Be sure that marginal settings on the continuation sheet match those on the letterhead.

4-5. PARTS OF A LETTER

A. Date Line

The date line consists of the month, day, and year (January 1, 1999) on one line. The date should appear two lines below the letterhead and slightly to the right of the center of the page. Depending on the letter length and space available, a floating date line typed two to six lines below the letterhead may be used. Ordinals (1st, 2nd, 24th) are never used. The use of an abbreviation or an Arabic numeral for the month is not permitted for the date. A letter should not be dated until it has been signed and ready for distribution, unless the date of signing is known. The date line should never overrun the margin.

B. Special Mailing Instructions

Special mailing instructions should be used when a letter is being sent other than by regular mail. The instructions should be indicated on both the letter and the envelope. The special mailing instruction (e.g. *CERTIFIED MAIL*, *SPECIAL DELIVERY*, *REGISTERED*, or *RETURN RECEIPT REQUESTED*) should be aligned flush left, four lines below the date line, and two lines above the first line of the inside address. More space may be left for short or medium letter lengths. When capturing more than one mailing instruction, type them continuously on the same line separated by a dash (*SPECIAL DELIVERY—CERTIFIED MAIL*).

C. On-Arrival Notations

The on-arrival notations that may be included in the letter are *PERSONAL* and *CONFIDENTIAL*. Personal indicates that the letter may be opened and read only by its addressee; confidential

indicates that the letter may be opened and read by its addressee or any other person authorized to view the material. If *PERSONAL* or *CONFIDENTIAL* appears in the letter, it should also appear on the envelope. All capitalized notations should appear flush left, four lines below the date and not more than four lines above the first line of the inside address.

D. Inside Address

The inside address should appear four lines below the date. Spacing may vary depending upon the length of the letter. The inside address should be single-spaced and flush with the left margin. An inside address should comprise no more than five lines. Street addresses should be typed in full and unabbreviated unless window envelopes are being used. Names of cities (except those following the pattern of St. Louis or St. Paul) should be typed in full, for example: Fort Wayne or Mount Prospect. The name of the city should be followed by a comma, the name of the state, two spaces and the ZIP code.

Before typing the inside address (if possible) refer to the signature block of the previous correspondence to ascertain the exact spelling of the addressee. Special attention should be given to the spelling, punctuation, and official abbreviation of company names. Note for example whether an ampersand (&) is used for the word ***and***, whether commas separate series of names, and whether the word ***Company*** is spelled in full or abbreviated. A business or professional title, if included, should also match the previous correspondence.

Business and professional titles should not be abbreviated. The addressee's title may be typed on the same line as his/her name, separated by a comma. Alternatively, the title may be typed on the second line either by itself or followed by a comma and the name of the organization.

If the title is too long and extends beyond the center of the page, use two lines and indent the second line two spaces. For example:

Mr. Joshua J. Jackson, III
Vice-president and Director
of Research and Strategic Planning

E. Attention Line

An attention line is used when the inside address does not contain either the name of an individual or a department. Use of an attention line is not recommended. However, when necessary, the attention line should be typed flush left, two lines below the last line of the inside address and two lines above the salutation. The word **Attention** should not be abbreviated and should be punctuated with a colon. For example:

Attention: Mr. John Q. Stock

F. Salutation

The salutation should be typed flush left, two lines below the last line of the inside address or two lines below the attention line. Additional vertical blank lines should be added after the inside address of a short letter that will be enclosed in a window envelope. The first letter of the principal word in the salutation should be capitalized. A colon should follow the salutation. The following are typical examples of various salutations, refer to Chapter 6, Forms of Address:

Gentlemen:
Dear Mr. (or Ms., Mrs., Miss, or Dr.) Smith:

If it is difficult to determine the gender of the addressee, use the full name. For example:

Dear Lee Schmooze:

G. Body

The body of a letter or message should begin two lines below the salutation. Paragraphs should be single-spaced internally and double-spaced to separate paragraphs. If a letter is extremely brief, it should be double-spaced. The first line of a paragraph should be indented five spaces from the left margin while subsequent lines should be flush with the left margin. If there is a

need to divide a paragraph into subparagraphs, use numbers or letters. See Appendix A for more detailed information on subparagraphs.

H. Quotations

Long quotations should be indented and blocked five spaces from the right and left margins with internal single-spacing and top and bottom double-spacing so that the material will be set off from the rest of the message. A short quotation of two lines or less should extend into the text. If quotation marks are used and the quotation continues for more than one paragraph, quotation marks should appear at the beginning and ending of the entire quotation and at the beginning of each new paragraph within the quotation. See Appendix D for an example of the proper use of quotations.

I. Continuation Page

If a letter requires a continuation page or pages, at least two message lines should be carried over to the next page. Space adjustments should be made on the first page if there are less than two lines to carry over to the next page. The continuation page should open with a header that contains the name of the person receiving the letter, the page number, and the date. The complimentary close and typed signature block should not stand alone on a page. The last word on a page should not be divided. The margins on the continuation page should correspond with the first page. A 1-inch margin should be maintained at the top of the continuation page. See example below for the recommended continuation page heading:

<i>Mr. Robert Long</i>	<i>-2-</i>	<i>May 27, 1999</i>
------------------------	------------	---------------------

The addressee's name which must be added to the header should be typed flush with the left margin, the page number in Arabic numerals should be centered and enclosed with hyphens, and the date should appear on the same line, flush with the right margin.

NOTE: The on-line system will automatically setup a continuation page and succeeding pages.

J. Telephone Contact

When appropriate, include the name and telephone number of an individual that should be contacted regarding the content of the letter. This information should be contained in the last paragraph.

K. Complimentary Close

Unless otherwise instructed, use the complimentary close ***Sincerely*** for standard letters. Type the complimentary close, followed by a comma, two lines below the last line of the message, and slightly to the right of the center of the page aligned with the date. The complimentary close should never extend outside the right margin. In some instances, the choice of a complimentary close may be influenced by the nature of the relationship between the writer and reader.

L. Signature Block

The name in the first line of the signature block should indicate the person responsible for the content of the letter. The signature block should be aligned five lines below the complimentary close, allowing sufficient space for the written signature. The full legal name of the signing official should then be typed followed by his/her corporate title on the second line. Only the first letter of each of the major elements of the person's name and title are capitalized.

If the length of the title extends beyond the right margin, another line should be added. See example below:

<p><i>Sincerely,</i></p> <p><i>Alice W. Greene, Chief, Facilities and Engineering Branch</i></p>

When preparing a letter for the signature of an acting official, type the acting official's name on the first line of the signature element, "Acting" and the title of the position on the next line. For example:

Sincerely,

John Henderson
Acting Director

If, however, the letter is ready for signature, do not retype the letter to change the signature element, the acting official should write "for" in front of the typed name and sign his/her own name above the typed name. For example:

Sincerely,

James Jefferson
Director

NOTE: Check all letters for proper signature before sending.

M. Enclosure Notations

Enclosure notations remind readers that one or more documents are enclosed with the letter. If a letter is accompanied by an enclosure or enclosures, type this notation flush left two lines below the signature block. Use one of the styles below:

Enclosure ***or if more than one*** *Enclosures (3)*

If enclosures are of special importance, (type the name of the item two spaces after the colon) list each enclosure numerically

with a brief description and single space between them as in the following example:

*Enclosures: 1. Annual Report (1997), 2 copies
2. List of Major Accounts
3. Profit and Loss Statement (1998)*

Arrange enclosures in the order mentioned in the letter. Check carefully to see that all enclosures cited in the enclosure notation are included with the letter.

N. Under Separate Cover

When sending material under separate cover, the words ***Under separate cover:*** should be typed two lines below the last typed line, flush with the left margin. ***Under separate cover:*** should be used for material that is too bulky to accompany the letter or for material unavailable at the time the letter is signed. The material accompanying the letter should be mentioned in the body. Note the date the material was mailed on the official file copy. The name of the item should be typed two spaces after the colon. For more than one item, align the second name (and any succeeding names) flush with the first item. For example:

*Under separate cover: 1999 FDIC Annual Report
Your Insured Deposit - - 5 copies*

O. Courtesy Copy Notations

Copy notations show the distribution of a letter. Since photocopies have replaced carbons, the abbreviation ***(cc:)*** is now referred to as a *courtesy copy*. If included in a letter, this notation should be typed flush left, two lines below the enclosure notation or any notation preceding it. Type the name two spaces after the colon. An example follows:

cc: Sharon Martin

If the recipient of the copy is to receive an enclosure or enclosures as well, the individual's full name, address, and a description of each enclosure, including the total number of enclosed items, should be shown in the courtesy copy notation. The address is shown only if the writer believes that the information would be useful to the recipient. Multiple recipients of copies are listed by hierarchy. When two or more recipients have the same rank, list them alphabetically. Single-space the entry with double-spacing between each unit. An example follows:

<i>cc: Gene A. Kinney (1 copy, Financial Report)</i> <i> One Overton Street</i> <i> Provo, UT 12345</i> <i> John Wright (1 copy, Financial Report)</i> <i> 402 - 25th Street</i> <i> New York, NY 30995</i>

To save space, the courtesy copy recipients should be grouped as follows:

<i>cc: Regional Directors</i>

P. Blind Courtesy Copy (bcc:)

In some cases, the recipient copies will not appear on the original. Use the blind courtesy copy (***bcc:***) notation in this occurrence. Type the blind copy notation two spaces below the last item in the letter. Using a word-processing software program follow the procedures below:

- Print the original letter plus any copies on which the courtesy copy notation is to appear.
- Print the blind copies one at a time, with a blind copy notation showing the name of the designated recipient.
- Type the blind copy notation on the second line below the last item in the letter.
- The file copy should display all the blind copy notations, even though the individual copies do not.

Q. Clearances

The process for obtaining clearances varies. For routine correspondence, each Division or Office may determine the appropriate clearance process according to hierarchy or current delegations of authority. Prepare form FDIC 1211/40, Routing and Clearance Sheet, to accompany any correspondence for routing and signature to show approval of the correspondence. Record a brief description of the correspondence in the "Remarks" section on the sheet. See Exhibit 4-3 for a sample Routing and Clearance Sheet.

4-6. FOLDING AND INSERTING LETTERS

The illustration in Exhibit 4-4 describes the proper method for folding letters and inserting letters into envelopes. Use the illustrations to determine which method is appropriate for the stationery and envelope you are using.

EXHIBIT 4-1

SAMPLE STANDARD LETTER
(Modified Semi Block)



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, DC 20429

Division of Administration

July 2, 2014

Mr. John Whitman, Director
Financial Management Institute
529 Central Parkway
Rochester, New York 10040

Dear Mr. Whitman:

This modified semi-block style letter is the standardized format that is to be used in the preparation of all Federal Deposit Insurance Corporation letters. This is a medium to long letter.

Letter-writing style may legitimately vary from informal, in a letter to a close business associate, to formal, or restrained in a letter to someone you do not know. (Even if you are writing a business letter to a close associate, you should always follow the rules of standard grammar, spelling, and punctuation.)

Since a letter is a written record, it must be accurate. Facts, figures, dates, and explanations that are incorrect or misleading may cost time, money, and goodwill. Remember that when you sign a letter, you are responsible for its content. Always allow yourself time to review a letter before mailing it.

Mr. Whitman requested that a large report and a small report be forwarded to him. The large report is not yet available. It will have to be sent under separate cover along with a copy of this letter. However, the small report is being enclosed, but is not being mentioned in the text of this letter.

Mr. Whitman requested that a copy of this letter be sent to Mr. Ingraham at the Digital Corporation. In order to let Mr. Whitman know that a copy is being provided to Mr. Ingraham, a courtesy copy notation will be included at the end of this letter.

EXHIBIT 4-1

SAMPLE STANDARD LETTER
PAGE 2

Mr. John Whitman

- 2 -

September 21, 1999

A paragraph should not be continued on a following page unless at least two lines can be carried over.

The name and number of an employee from Mr. Pierce's Branch should be provided in the last paragraph of this letter, along with a statement inviting Mr. Whitman to call with any questions.

Sincerely,

William A. Pierce
Director, Accounting
Branch

Enclosure: small report

Under separate cover: large report

cc: Mr. Peter Ingraham
Director, Digital Corporation
Washington, DC 29812

EXHIBIT 4-2

SAMPLE SHORT LETTER



Federal Deposit Insurance Corporation
550 17th Street, NW, Washington, DC 20429

Division of Administration

July 2, 2014

CERTIFIED MAIL-RETURN RECEIPT REQUESTED

Letter Publishing Company
987 South Central Avenue
Alexandria, Virginia 22247

ATTENTION: Miss Nicholle Bennett

Dear Publishers:

This letter shows the format for preparing a short letter using the modified semi-block style letter, which is used throughout the Federal Deposit Insurance Corporation. This letter is short enough to warrant the use of left and right margins of 1-1/2 inches.

If this letter had been a little shorter, it might have warranted double-spacing between each line. However, single-spacing is normally used throughout the Corporation, regardless of letter size.

Sincerely,

Michael L. Johnson, Jr
Chief, Document
Management Branch

EXHIBIT 4-3

SAMPLE FROM FDIC 1211/40
ROUTING AND CLEARANCE SHEET

ROUTING AND CLEARANCE SHEET

DATE:

CONTROL NUMBER:

NAME/OFFICE	ACTION	INITIALS/DATE
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
TYPIST:		FILE ID:
ORIGINATOR'S NAME/OFFICE	TELEPHONE NUMBER	ROOM NUMBER
SUBJECT		
REMARKS		

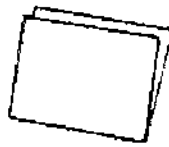
FDIC 1211/40 (10-98)

EXHIBIT 4-4

FOLDING AND INSERTING STATIONERY

Folding and Inserting Stationery into Envelopes

Number 6 3/4 Envelope



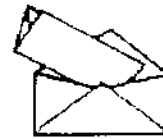
1



2



3



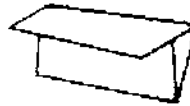
4

1. Fold the bottom half of the stationery to within 1/2" of the top edge. Crease it.
2. Fold the stationery from right to left, a bit more than one third of the width. Crease it.
3. Fold from left to right, allowing a 1/2" margin at the right. Crease it.
4. Insert the last folded side into the envelope first.

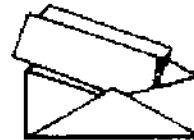
Number 10 Envelope



1



2



3

1. Fold the lower third of the stationery. Crease it.
2. Fold the stationery from the top down, allowing a 1/2" margin from the edge of the first fold. Crease it.
3. Insert the last folded side into the envelope first.

Window Envelope



1



2



3

1. Fold the bottom third of the letter. Crease it.
2. Fan-fold the upper section of the letter back to the edge of the first fold so that the inside address will be on the outside and not on the inside. Crease it.
3. Insert the stationery so that the inside address is clearly visible through the window (1/4" margins needed")

-CHAPTER 5 MEMORANDUMS

5-1. GENERAL

Memorandums are letters and routine correspondence used within the Corporation. Memorandums or memos (as they are often referred to) are routinely used for internal communications, such as short notes, small reports, and internal proposals. Among their many uses, memorandums announce policies, exchange information, delegate responsibilities, request information, instruct employees, and report results.

Memorandums should not be used for formal letters of award, commendation, or condolence. When it is appropriate to use the telephone or another form of informal correspondence, do not use a memorandum. The principles of good letter writing apply equally to memorandums. NOTE: Guidance is provided in this manual for electronic and manual preparation of correspondence.

5-2. STATIONERY

Use the official FDIC memorandum that identifies the Division or Office of the signer, available on-line in Microsoft Word. The system will automatically setup page headers on page two and succeeding pages to include the page number.

5-3. MEMORANDUM STYLE

The Corporation's memorandum style is modified block. (See Exhibit 5-1 for a sample of the modified block format.)

5-4. MEMORANDUM FORMAT

The basic format of a memorandum includes the date, headings (***TO, FROM, SUBJECT***), the body (***MESSAGE***), attachment notation, and courtesy copy notation. In some instances, a ***THROUGH*** line may be added to the headings.

NOTE: All information that follows the headings must be aligned two spaces after the ***SUBJECT*** heading.

A. Date

The date should be typed slightly to the right of the center of the page at least two lines below the FDIC Memorandum masthead. When the date of signing is unknown, omit the date until the memorandum is signed and ready for distribution. The month should be typed in full, and the day and year should be typed in Arabic numerals. A comma should separate the day from the year.

B. Personal or Confidential Notation

If the memorandum is personal or confidential, the words **PERSONAL-CONFIDENTIAL** should be typed four lines below the date line (two lines when space is limited) and two lines above the recipient's name, flush with the left margin in all capital letters. (See Exhibit 5-2.)

C. TO Line

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The **TO** line should be typed in capital letters, followed by a colon, flush with the left margin, and four lines below the date line or two lines below the Personal and Confidential notation. The recipient's name and title should be typed two spaces after the colon of the longest guide word, which is usually **SUBJECT**, in block style. Courtesy titles should be omitted. The **TO** line may contain a single name or several names. It may also include an organization name or a collective designation such as:

All Employees, Regional Directors, or Division and Office Directors

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1. When there are more than two recipients on the **TO** line, leave a blank line between each entry; then type the second and succeeding names and titles below the first entry. List each name by hierarchy, then alphabetically.

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2. Run-over lines should be single-spaced and indented two spaces from the first letter of the recipient's name.

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D. THROUGH Line

The **THROUGH** line should be used when a memorandum will be sent through an intermediate office. For example, a unit chief may send a memorandum to a branch chief through a section chief. The word **THROUGH** should be typed in capital letters, followed by a colon, flush with the left margin, and two lines below the last recipient's name on the **TO** line. The name and title of the intermediate official should be typed after the colon to conform with the block style.

E. FROM Line

The word **FROM** should be typed in capital letters, followed by a colon, flush with the left margin, and two lines below the last entry on the **TO** or **THROUGH** line. The full name of the signing official should be typed after the colon.

F. Signatures

1. The signing official may either sign or initial above his or her name. If applicable, the intermediate office official identified on the **THROUGH** line should also sign or initial above his or her name.

2. When it is not known that an "Acting" official will sign, the acting official signs his/her name above the **FROM** line and writes the word "for" between **FROM:** and the typed name. An example follows:

<p><u>On the original:</u></p> <p>FROM: Michael J. Jones, Chief LAN Administration Unit</p>
<p><u>Example "For" Signature</u></p> <p>FROM: Michael J. Jones, Chief LAN Administration Unit</p>

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Example "For" Signature3. On each copy, the signer's name should be stamped, typed, printed, or photocopies of the signed memorandum should be made.

4. When it is known that an "Acting" official will sign, the acting official's name should be typed on the **FROM** line.

Additionally, the word Acting and the official's position title should be typed on the **FROM** line. An example follows:

<p><u>FROM: Eugene H. Hall, s</u> <u>Acting Director</u> <u>Division of Finance</u></p>	Formatted
<p><u>Example "Acting" Signature Block</u> <u>FROM:</u> <u>Eugene H. Hall</u> <u>Acting Director</u> <u>Division of Finance</u></p>	Formatted

Example "Acting" SignatureG. **SUBJECT** Line

The **SUBJECT** line provides the reader with an overview of the message content. The word **SUBJECT** should be typed in capital letters, followed by a colon, flush with the left margin, and two lines below the **FROM** line. Capitalize the first letter of each word except articles, prepositions, and conjunctions (e.g., a, at, and, the, etc.), and underline the subject. If more than one line is needed for the **SUBJECT** line, only the last line should be underlined.

H. Body

The body of a memorandum should be typed two lines below the last line of the **SUBJECT** line. Paragraphs in the body of the memorandum should be single-spaced with a double-space between paragraphs. Each paragraph should be flush with the left margin. (See Exhibit 5-1.)

With very short memorandums (i.e., body consisting of 100 words or less) set the left and right margins at 1.5 inches.

Subdivide a long or complex paragraph into two or more paragraphs. Subparagraphs may be numbered and lettered.

I. Quotations

A short quotation (two lines or less) should run into the text. Long quotations should be set off from the body of the message by block indentations, five spaces from both the right and left margins of the memorandum. Be sure to include the quotation marks.

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J. Continuation Page

If a message exceeds one page, use a plain continuation sheet comparable to the memorandum page. Margin settings and paragraph alignment should match the format on the first page. Leave at least a 1-inch top margin before typing the page number in the center. Type a hyphen before and after the page number. The text should be typed at least two lines below the heading.

NOTE: The on-line system will automatically setup the continuation page and succeeding pages. See Exhibit 5-1 for a sample of a continuation page.

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Formatted; Bullets and Numbering

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K. Attachment Notation

Mention any accompanying material in the text. The **Attachment** notation should be typed two lines below the last line of the body, flush with the left margin. When more than one attachment accompanies the memorandum, use the plural **Attachments**. Attachments should be stapled or paper clipped to the memorandum.

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L. Sending Material Under Separate Cover

When sending material under separate cover, the words **Under separate cover:** should be typed two lines below the last typed line, flush with the left margin. **Under separate cover:** should

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be used for material that is too bulky to accompany the memorandum or for material unavailable at the time the memorandum is signed. The material accompanying the memorandum should be mentioned in the body. Note the date the material was mailed on the official file copy. The name of the item should be typed two spaces after the colon. For more than one item, align the second name (and any succeeding names) flush with the first item.

M. Courtesy Copy Notation

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The courtesy copy notation (*cc:*) should be typed two lines below the last notation on the memorandum, flush with the left margin. The recipient's name should be typed two spaces after the colon. For more than one recipient, arrange by rank or alphabetically if two or more of the recipients are of equal rank. Align any succeeding names below the first name. Occasionally, the blind courtesy copy (*bcc:*) notation may appear on a memorandum. The (*bcc:*) notation appears only on copies and should not appear on the original memorandum. When used, the (*bcc:*) notation should be typed two lines below the courtesy copy notation.

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N. Concurrence

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The concurrence line on a memorandum is used to obtain the addressee's written concurrence. The word **Concurrence** should be typed followed by a colon, flush with the left margin, four lines below (two lines may be used when space is limited) the last notation on the memorandum. An underline should appear after the colon until it reaches a position slightly to the right of the center of the page. The word **Date** should be typed followed by a colon. An underline should appear after the colon until it reaches the right margin. On the next line, centered below the space provided for the concurring official's signature, type the official's name and title in block style. An example follows:

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Concurrence:	Date:
Gloria Roberts, Chief	
LAN Administration	

To concur, the official signs and dates the memorandum, maintains a copy, and returns the original to the sender. For non-concurrence, the signing official provides a written explanation (this may be done on the original memorandum) and the memorandum is returned to the sender.

5-5. ENVELOPES

Memorandums are generally routed to recipients in an unsealed, string-tied interoffice envelope. Use a sealable manila envelope for confidential memorandums. The word **CONFIDENTIAL** should be typed or hand-written in the top left corner, with the recipient's name and address typed or handwritten in the center of the manila envelope.

5-1. GENERAL

~~Memorandums are letters and routine correspondence used within the Corporation, which the secretary or administrative personnel may compose. Memorandums or memos (as they are often referred to) are routinely used for internal communications of all kinds from short notes to small reports and internal proposals. Among their many uses, memorandums announce policies, exchange information, delegate responsibilities, request information, instruct employees, and report results.~~

~~Memorandum should not be used for formal letters of award, commendation, or condolence. Additionally, when it is appropriate to use the telephone or another form of informal correspondence do not use a memorandum. The principles of good letter writing apply equally to memorandums.~~

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5-2. MEMORANDUM STYLE

~~The Corporation's memorandum style is modified block.~~

5-3. MEMORANDUM FORMAT

~~The basic parts of most memorandums are the date, headings (**TO, FROM, SUBJECT**), the body (**MESSAGE**), attachment notation, and courtesy copy notation. In some instances, a **THROUGH** line may be added to the headings.~~

~~A. Date~~

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The date should be typed slightly to the right of the center of the page at least two lines below the FDIC Memorandum letterhead. When the date of signing is unknown, omit the date until the memorandum is signed and ready for distribution. The month should be typed in full, and the day and years should be typed in Arabic numerals. A comma separates the day from the year.

B. Personal or Confidential Notation

If the memorandum is personal or confidential, the words **PERSONAL-CONFIDENTIAL** should be typed four lines below the date line (two lines when space is limited) and two lines above the recipient's name flushed with the left margin in all capital letters.

C. TO Line

The **TO** line should be typed in all capital letters, followed by a colon, flushed with the left margin four lines below the date line or two lines below the Personal and Confidential Notation. The recipient's name and title should be typed two spaces after the colon in block style. Courtesy titles are omitted. The **TO** line may contain a single name or several names. It may also include an organization name or a collective designation such as:

All Employees, Regional Directors, or Division and Office Directors

a. When there are more than two recipients in the **TO** line, leave a blank line between each entry; then type the second and succeeding names and titles below the first entry.

b. Run-over lines should be single spaced, and indented two spaces from the first letter of the recipient's name.

D. THROUGH Line

The **THROUGH** line should be used when a memorandum will be sent through an intermediate Office. For example, a unit chief may send a memorandum to a branch chief through a section chief. The word **THROUGH** should be typed in all capital letters, followed by a colon, flushed with the left margin two lines below the last recipient's name in the **TO** line. The name and title of the intermediate office should be typed 9 spaces after the colon.

E. FROM Line

The word **FROM** should be typed in all capital letters followed by a colon flushed with the left margin. **FROM** should be typed two lines below the last entry in the **TO** or **THROUGH** line, and the signing official's name should be typed after the colon. The name should be as complete as possible, even if the sender and the receiver are close friends.

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F. Signatures

1. The signing official may either sign or initial above his or her name. If more than two signing officials share identical rank, arrange the officials by rank or alphabetically. Also, the intermediate office official should sign or initial above his or her name.

2. When signing for a colleague or a manager, either sign the manager's name and add your initials to the handwritten signature, or sign your name and include the word *for* before the typed title. Alternatively, if a memorandum is ready for signature, write *for* in front of the typed name and sign your name.

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G. SUBJECT Line

The **SUBJECT** line provides the reader with an overview of the message content, and it should be as specific as possible. The word **SUBJECT** should be typed in all capital letters, followed by a colon, flushed with the left margin. **SUBJECT** should be typed two lines below the **FROM** line. The key words within the subject line may be capitalized, and the entire line should be underscored. If more than one line is needed for the subject line, only the last line should be underscored.

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H. Body

The body of a memorandum should be typed two lines below the last line of the **SUBJECT** line. Paragraphs in the body of the memorandum are single spaced with a double space between them. Type each paragraph flush with the left margin. With very short memorandums (ten lines or less) double space the message with triple spaces between the paragraphs. Subdivide a long or complex paragraph into two or more paragraphs.

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Subparagraphs may be numbered and lettered.

Quotation

A short quotation (less than two lines) is run into the text. Long quotations are set off from the body of the message by block indentations, five spaces from both the right and left margins of the memorandum.

I. Continuation Pages

If a message exceeds one page, use a plain continuation sheet comparable to the memorandum page. Margin settings and paragraph alignment must match the format on the first page. Leave at least one inch from the top edge of the paper before typing the heading. Center the page number. Type a hyphen before and after the number. Continue with the text at least two lines below the heading.

J. Attachment Notation

Any material listed in the text that also accompanies the memorandum is mentioned in the attachment notation as **Attachment**. The **attachment** notation appears two lines below the last line of the body, flush with the right margin. Use the plural **Attachments** for more than one attachment. Remember to staple or paper clip the attachments to the memorandum.

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K. Sending Material Under Separate Cover

Type **Under Separate Cover** with a colon, two lines below the last typed line, flush with the left margin. Use this entry for any material that is too bulky or unavailable to accompany the memorandum. The material to accompany the memorandum is mentioned in the body.

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Note the date the material was mailed on the official file copy. Type the name of the item two spaces after the colon. For more than one item, align the name with the first item.

L. Courtesy Copy Notation

Type the courtesy copy notation (**cc:**) two lines below the last notation on the memorandum, flush with the left margin. Type the recipient's name two spaces after the colon. For more than one recipient arrange them by rank, or alphabetically if two or more have the same rank. Align any succeeding names below the first name. Only occasionally does blind courtesy copy (**bcc:**) appear on memorandums. This notation appears only on the copies and not the original memorandum. If used, the blind courtesy copy notation appears two lines below the courtesy copy notation.

M. Concurrence Line

The concurrence line, which is an optional notation, is used to confirm a joint agreement. Type the word **Concur**, followed by a colon, flush with the left margin. Then type an underline after the colon until it reaches a position slightly to the right of the center of the page. Type the word **Date** followed by a colon. Type an underline after the colon until it reaches the right margin. On the next line, centered below the space provided for the concurring official's signature, type the official's name and title in block style.

To concur, the official signs and dates the memorandum, retains a copy, and returns the original to the sender. For non-concurrence, the signing official gives an explanation (this may be done on the original memorandum) and the memorandum is returned to the sender. An example follows:

~~5.5.~~ **5-4-ENVELOPES**

Memorandums are generally routed to their recipients by an unsealed, string-tied (Holey Joe) interoffice envelope. With confidential memorandums, use a sealable manila envelope with the word **CONFIDENTIAL** typed or hand-written in the top-left corner, the recipient's name and address in the center.

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EXHIBIT 5-1

SAMPLE STANDARD MEMORANDUM



Federal Deposit Insurance Corporation

550 17th Street, NW, Washington, DC 20429

Division of Administration

August 18, 1999

TO: Joann P. Jones, Chief
ABC Branch

THROUGH: Thomas Schaefer, Chief
ABC Section

FROM: James Johnson, Chief
ABC Unit

SUBJECT: Commendation for Pamela Brown

Pamela Brown, Financial Analyst, of my staff, has shown tremendous team spirit in the ABC Unit. The following details some of the ways she has displayed her team spirit:

1. New Techniques
 - a. She introduced a new accounting technique, to be used by each technician, that would reduce errors.
 - b. She introduced a new accounting technique to the junior accountants that would aid in the review of the technicians' totals.
2. Employee Morale
 - a. She continues to serve as a role model to the new, as well as experienced, technicians.
 - b. She has been available for each of them for coaching relating to career plans.

It is such a pleasure to have Pamela as part of this unit, and I hope that she remains as enthusiastic and as helpful as she has been.

EXHIBIT 5-1

SAMPLE STANDARD MEMORANDUM
PAGE 2

- 2 -

Her caring and can-do attitude is a boon to all who come in contact with her. I have received numerous telephone calls commending Pamela on jobs well done.

On one particular occasion, one of the technicians had become ill while working on a rush project. Pamela was walking past the technician's desk when she noticed that he (John) was not feeling well. Pamela immediately contacted me. When we could not contact anyone at John's home, Pamela volunteered to drive John home since it was close to lunch time.

Upon returning, Pamela asked if she could be of any assistance to me on the rush project John had been working on.

I showed her the project, and she completed it without delay. Thanks to Pamela, we were able to meet an upcoming deadline.

I am attaching a copy of Pamela's Performance Evaluation for signature. I will send, under separate cover, a formal letter of commendation to be placed in Pamela's Official Personnel File, for your review. I am happy to have Pamela as a member of this unit.

Attachment

Under separate cover: Letter of Commendation

cc: Pamela Brown

EXHIBIT 5-2

SAMPLE SHORT MEMORANDUM



Federal Deposit Insurance Corporation

550 17th Street, NW, Washington, DC 20429

Division of Administration

July 2, 2014

PERSONAL-CONFIDENTIAL

TO: All Divisions and Offices

FROM: Nancy Walker, Director
Division of Budget

SUBJECT: Budget Conference - 1999

Attached is the list of employees who are being considered for attendance at the Budget Conference in Honolulu, Hawaii this year.

Please annotate next to each name your recommendation. These recommendations should be based on a continuous record of satisfactory performance, attendance, and job attitude.

Please return the list to me, in a confidential manner, as soon as possible.

If you have any questions, please feel free to contact me on x23456.

Attachment

CHAPTER 6

FORMS OF ADDRESS

6-1. GENERAL

Business etiquette requires the proper use of forms of address in correspondence. Forms of address include courtesy titles (such as Mr., Mrs., or Dr.), honorifics (Esq. or The Honorable), military rank designations (Lieut. or Captain), and titles (His Holiness, Senator, or The Right Reverend) for high-ranking personages. This Chapter will outline problematic usages of honorifics and courtesy titles. A Forms of Address table outlining the proper forms of address for various academic, clerical, consultant diplomatic, governmental, military, and professional title holders is included in this Chapter.

6-2. GENERAL RULES FOR ADDRESSES

Proper usage of forms of address applies to the inside address, salutation, and the envelope.

A. Abbreviations

All titles should be spelled out except *Dr., Mr., Ms., Mrs., and Esq.*

B. Two Titles

Do not use two titles with one name. For example: *Instead use Dr. Paula White or Ms. Paula White, M.D.*

C. Title Omitted

Use Ms. for women addressees when the correspondence does not give a title. Omit the title if it is not known whether the addressee is a man or woman. For example, use *Leslie Doe* in the address, *Dear Leslie Doe:* as the salutation.

D. Degrees

In some cases, the person holding a *Ph.D.* degree prefers to be addressed as Dr. (full name) rather than *as The Reverend, Dean, Professor,* etc. Use the preferred title.

E. Use of Full Name

Use the individual's full name unless the addressee prefers otherwise.

F. Retired Officials

Persons once entitled *Governor, Judge, General, Honorable, His Excellency, etc.*, may retain the title throughout their lifetimes.

G. Titles for Women

The salutation in the specific models of address shows the proper titles for both women and men. In general:

1. *Madam* is substituted for *Mr.* before such formal titles as *President, Vice President, Chairman, Secretary, Ambassador, and Minister. Madam Chairman* is used unless another preference is indicated.
2. *Senator* is used for a female member of the Senate. *Ms.* is used for a female Senator-elect or Representative-elect, unless the correspondence shows another preference.

Note: The proper salutation used for men in most cases is *Mr.*

H. Appointed and Elected Officials

All Presidential appointees and Federal- and state-elected officials are addressed as *Honorable*. As a general rule, county and city officials except mayors, are not addressed as *Honorable*. Check specific models of address for exceptions.

6-3. FORMS OF ADDRESS

The following table provides the address format and salutation for addressees holding special positions or titles. *Except for Washington, DC, do not abbreviate the State name in the inside address.* Use ZIP + 4 digits whenever available.

<i>Government Officials – Federal</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
The President	The President The White House Washington, D.C. 20500	Dear Madam/Mr. President: (Use "Respectfully," as the complimentary close.)
The President's Spouse	Mr./Ms. (full name) The White House Washington, D.C. 20500	Dear Mr./Ms. (surname)
Assistant to the President	Honorable (full name) Assistant to the President The White House Washington, D.C. 20500	Dear Mr./Ms. (surname):
Former President	Honorable (full name) (local address) 00000	Dear President (surname):
The Vice President (see also President of the Senate)	Honorable (full name) The Vice President of the United States Washington, D.C. 20501	Dear Mr./Madam Vice President:
The Chief Justice	The Chief Justice of the United States The Supreme Court of the United States Washington, D.C. 20543	Dear Chief Justice:
Associate Justice	Justice (surname) The Supreme Court of the United States Washington, D.C. 20543	Dear Justice (surname):
President of the Senate (The Vice President acts in this capacity.)	Honorable (full name) President of the Senate Washington, D.C. 20510	Dear Mr./Madam President:
Speaker of the House of Representatives	Honorable (full name) Speaker of the House of Representatives Washington, D.C. 20515	Dear Ms./Mr. Speaker:
United States Senator	Honorable (full name) United States Senate Washington, D.C. 20510	Dear Senator (surname):
	Honorable (full name) United States Senator (local address) 00000	
United States Representative	Honorable (full name) House of Representatives Washington, D.C. 20515	Dear Congressman/ Congresswoman (surname):
	Honorable (full name) Representative, U.S. Congress (local address) 00000	
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

<i>Government Officials – Federal</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Majority or Minority Leader of the Senate	Honorable (full name) Majority (or Minority) Leader United States Senate Washington, D.C. 20510	Dear Senator (surname):
Majority or Minority Leader of the House of Representatives	Honorable (full name) Majority (or Minority) Leader House of Representatives Washington, D.C. 20515	Dear Congressman/ Congresswoman (surname):
Committee Chairman (Senate)	Honorable (full name) Chairman Committee on (name) United States Senate Washington, D.C. 20510	Dear Mr./Madam Chairman:
Ranking Minority Member (Senate)	Honorable (full name) Ranking Minority Member Committee on (name) United States Senate Washington, D.C. 20510	Dear Senator (surname):
Committee Chairman (House of Representatives)	Honorable (full name) Chairman Committee on (name) House of Representatives Washington, D.C. 20515	Dear Mr./Madam Chairman:
Ranking Minority Member (Committee)	Honorable (full name) Ranking Minority Member Committee on (name) House of Representatives Washington, D.C. 20515	Dear Congressman/ Congresswoman (surname):
Subcommittee Chairman (Senate)	Honorable (full name) Chairman Subcommittee on (name) Committee on (name) United States Senate Washington, D.C. 20510	Dear Mr./Madam Chairman:
Ranking Minority Member (Subcommittee)	Honorable (full name) Ranking Minority Member Subcommittee on (name) Committee on (name) House of Representatives Washington, D.C. 20515	Dear Congressman/ Congresswoman (surname):
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

<i>Government Officials – Federal</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Subcommittee Chairman (House of Representatives)	Honorable (full name) Chairman Subcommittee on (name) Committee on (name) House of Representatives Washington, D.C. 20515	Dear Mr./Madam Chairman:
Ranking Minority Member (House of Representatives)	Honorable (full name) Ranking Minority Member Subcommittee on (name) Committee on (name) House of Representatives Washington, D.C. 20510	Dear Congressman/ Congresswoman (surname):
Committee Cochairman (Senate)	Honorable (full name) Cochairman Committee on (name) United States Senate Washington, D.C. 20510	Dear Mr./Madam Cochairman:
Committee Cochairman (House of Representatives)	Honorable (full name) Cochairman Committee on (name) House of Representatives Washington, D.C. 20510	Dear Mr./Madam Cochairman:
Cabinet Members	Honorable (full name) Secretary of (name of Department) Washington, D.C. 00000	Dear Madam/Mr. Secretary:
	Honorable (full name) Attorney General Washington, D.C. 20530	Dear Ms./Mr. Attorney General:
Deputy Secretaries, Assistants or Under Secretaries	Honorable (full name) Deputy Secretary of (name of Department) Washington, D.C. 00000	Dear Mr./Ms. (surname):
	Honorable (full name) Assistant Secretary of (name of Department) Washington, D.C. 00000	Dear Mr./Ms. (surname):
	Honorable (full name) Under Secretary of (name of Department) Washington, D.C. 00000	
Heads of Independent Offices and Agencies	Honorable (full name) Postmaster General Washington, D.C. 20260	Dear Mr./Ms. Postmaster General:
	Honorable (full name) Comptroller General of the United States General Accounting Office Washington, D.C. 20548	Dear Mr./Ms. (surname):
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

<i>Government Officials – Federal</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Heads of Independent Offices and Agencies	Honorable (full name) Chairman, (name of Commission) Washington, D.C. 00000	Dear Mr./Madam Chairman:
	Honorable (full name) Director, Office of Management and Budget Washington, D.C. 00000	Dear Mr./Ms. (surname):
Librarian of Congress	Honorable (full name) Librarian of Congress Library of Congress Washington, D.C. 20540	Dear Mr./Ms. (surname):
Public Printer	Honorable (full name) Public Printer U.S. Government Printing Office Washington, D.C. 20401	Dear Ms./Mr. (surname):
American Consul General or American Consul	(Full Name) American Consul General (or American Counsel) (City, Country)	Dear Ms./Mr. (surname):
American Ambassador	Honorable (full name) American Ambassador (City, Country)	<i>Formal</i> Dear Sir/Madam: (Use "Very truly yours," as the formal complimentary close.) <i>Informal</i> Dear Mr./Madam Ambassador:
Foreign Ambassador in the United States	His/Her Excellency (full name) Ambassador of (Country) (local address) 00000	<i>Formal</i> Excellency: (Use "Very truly yours," as the formal complimentary close.) <i>Informal</i> Dear Mr./Madam Ambassador:
United States Representative to the United Nations or Organization of American States	Honorable (full name) United States Representative to the United Nations (or Organization of American States) (local address) 00000	<i>Formal</i> Madam/Sir: (Use "Very truly yours," as the formal complimentary close.) <i>Informal</i> Dear Mr./Madam Ambassador:
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

<i>Government Officials – State/Local</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Governor of State	Honorable (full name) Governor of (name of State or Territory) (City, State or Territory) 00000	Dear Governor (surname):
Lieutenant Governor	Honorable (full name) Lieutenant Governor of (name of State) (City, State or Territory) 00000	Dear Mr./Ms. (surname):
State Senator	Honorable (full name) (name of State) Senate (City, State) 00000	Dear Mr./Ms. (surname):
State Representative, Assemblyman, or Delegate (see Note 1)	Honorable (full name) (name of State) House of Representatives (or Assembly or House of Delegates) (City, State) 00000	Dear Mr./Ms. (surname):
Mayor Pro Tem	Honorable (full name) Mayor Pro Tem of (name of City) (City, State) 00000	Dear Mayor Pro Tem (surname):
President of a City Board of Commissioners	Honorable (full name) President, Board of Commissioners of (name of City) (City, State) 00000	Dear Ms./Mr. (surname):
City Council Members	Mr./Ms. (full name) Council Member City of (name) City Hall (City, State) 00000	Dear Mr./Ms. (surname):
Judge	Honorable (full name) Judge of the (name) Court (City, State) 00000	Dear Judge (surname):
<p>* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.</p> <p>NOTE 1: In most States, the lower branch of the legislature is the House of Representatives. In some States, such as California, New York, New Jersey, Nevada, and Wisconsin, the lower house is known as the Assembly. In others, such as Maryland, Virginia, and West Virginia, it is known as the House of Delegates. Nebraska has one-house legislature. Its members are classified as Senators.</p>		

<i>Clerical and Religious Orders</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Protestant Clergy	The Right Reverend (full name) Bishop of (name of Church) (local address) 00000	<i>Formal</i> Right Reverend Madam:/ Right Reverend Sir: <i>Informal</i> Dear Bishop (surname):
	The Very Reverend (full name) Dean of (Cathedral) (local address) 00000	<i>Formal</i> Very Reverend Sir:/ Very Reverend Madam: <i>Informal</i> Dear Dean (surname):
	The Reverend (full name) Bishop of (name of Church) (local address) 00000	<i>Formal</i> Reverend Madam: <i>Informal</i> Dear Bishop (surname):
	The Reverend (full name) (Title), (name of Church) (local address) 00000	Dear Mr./Ms. (surname):
Catholic Clergy	His Eminence (given name) Cardinal (surname) Archbishop of (Diocese) (local address) 00000	<i>Formal</i> Your Eminence: <i>Informal</i> Dear Cardinal (surname):
	The Most Reverend (full name) Archbishop of (Diocese) (local address) 00000	<i>Formal</i> Your Excellency: <i>Informal</i> Dear Archbishop (surname):
	The Most Reverend (full name) Bishop of (name of Church) (local address) 00000	<i>Formal</i> Your Excellency: <i>Informal</i> Dear Bishop (surname)
	The Right Reverend Monsignor (full name) (local address) 00000	<i>Formal</i> Right Reverend Monsignor: <i>Informal</i> Dear Monsignor (surname):
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

Clerical and Religious Orders	Address on Letter/Envelope*	Salutation
Catholic Clergy	The Very Reverend Monsignor (full name) (local address) 00000	<i>Formal</i> Very Reverend Monsignor: <i>Informal</i> Dear Monsignor (surname):
	The Reverend (full name) (add initials of Order, if any) (local address) 00000	<i>Formal</i> Reverend Sir: <i>Informal</i> Dear Father (surname):
	Mother (name) (initials of Order, if used) Superior (name of Convent) (local address) 00000	Dear Mother (name):
	Sister (name) (initials of Order, if used) (local address) 00000	Dear Sister (name):
Jewish Clergy	Rabbi (full name) (local address) 00000	Dear Rabbi (surname):
Chaplain	Chaplain (full name) (rank, service designation) (Post Office address of organization and station) (local address) 00000	Dear Chaplain (surname):
Professions and Academics		
President of a College or University (Doctor)	Dr. (full name) President, (name of institution) (local address) 00000	Dear Dr. (surname):
Dean of a School	Dean (full name) School of (name) (name of institution) (local address) 00000	Dear Dean (surname):
Professor	Professor (full name) Department of (name) (name of institution) (local address) 00000	Dear Professor (surname):
Associate or Assistant Professor with Earned Doctorate	Dr. (full name) (local address) 00000	Dear Dr. (surname):
Associate or Assistant Professor without Earned Doctorate	Mr./Ms. (full name) (local address) 00000	Dear Mr./Ms. (surname):
Physician	(full name), M.D. (local address) 00000	Dear Dr. (surname):
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8 Envelopes and Labels.		

Professions and Academics	Address on Letter/Envelope*	Salutation
Lawyer	Ms./Mr. (full name) Attorney at Law (name of law firm, if any) (local address) 00000	Dear Ms./Mr. (surname):
Individuals		
Individuals	(full name, without Mr./Ms.), Esquire (local address) 00000	Dear Mr./Ms. (surname):
Widow (see Note 2)	Ms. (wife's first name, last name) (local address) 00000	Dear Ms. (surname):
Husband and Wife (see Note 3)	Mr. and Mrs. (husband's first name, last name) (local address) 00000	Dear Mr. and Mrs. (surname):
Two or More Men (see Note 4)	Mr. (full name) and Mr. (full name) (local address) 00000	Gentlemen:
Two or More Women (see Note 4)	Ms. (full name) and Ms. (full name) (local address) 00000	Ladies:
One Woman and One Man (see Note 4)	Ms. (full name) and Mr. (full name) (local address) 00000	Dear Ms. (surname) and Mr. (surname):
Military		
Service Personnel	(full grade, name and abbreviation of service designation) ("Retired" is added, if applicable.) (title and organization) (local address) 00000 Example: Captain John Smith, USA Company G, Seventh Infantry Fort Belvoir, VA 22060	Dear (grade) (surname):
		Dear Captain Smith:
Service Academy Members		
Army or Coast Guard	Cadet (full name) (service designation) (local address) 00000	Dear Cadet (surname):
Navy	Midshipman (full name) (service designation) (local address) 00000	Dear Midshipman (surname):
Airforce	Air Cadet (full name) (service designation) (local address) 00000	Dear Air Cadet (surname):
* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.		

<i>Service Academy Members</i>	<i>Address on Letter/Envelope*</i>	<i>Salutation</i>
Merchant Marine	Midshipman (full name) (service designation) (local address) 00000	Dear Midshipman (surname):
<p>* Envelopes should be addressed in all uppercase letters, excluding punctuation, as outlined in Chapter 8, Envelopes and Labels.</p> <p>NOTE 2: Use this form unless a preference for the second form was indicated by the addressee.</p> <p>NOTE 3: Use this form unless the addressees indicate another preference.</p> <p>NOTE 4: A letter to two or more persons may be addressed as illustrated, or to only one of them when the other is mentioned by name in the opening paragraph.</p>		

CHAPTER 7

ELECTRONIC CORRESPONDENCE

7-1. GENERAL

Electronic correspondence is rapidly replacing standard letters as the primary communication tool for many businesses and organizations. This chapter deals with the following electronic communication systems: Voice mail, facsimile transmission, telephone, and E-mail. Telephone systems with voice mail capabilities automatically deliver telephone messages. Facsimile machines and computer-based faxes enable employees to transmit documents quickly. Electronic mail has reduced phone calls and eliminated some paper work.

7-2. VOICE MAIL

A voice mail system connects a telephone to a computer that digitizes and stores telephone messages on a magnetic disk. The system can assign a date and time to each message, distribute the message to receivers, page receivers, and redirect messages to a different location.

7-3. BASIC RULES FOR VOICE MAIL

A. Creating Voice Mail Greetings

When creating a voice mail greeting, be sure to keep the length of the message to a minimum, otherwise the caller will be discouraged from leaving a message. Speak clearly and professionally and provide the caller with your name, title (optional), and the name of your division, office, unit, or group. **For example:** *Hi, this is Franklin Ballard, Director, Corporate Services Section, I am currently out of the office, please leave your name, telephone number, and a brief message and I will contact you as soon as possible.* Whenever possible include the option to redirect telephone calls. Voice mail (audix) coverage should never be a first option.

B. Leaving a Voice Mail Message

When using voice mail, always identify yourself. Do not assume the recipient will recognize your voice. Give the date, time, and your telephone number. To avoid misunderstandings, speak

clearly and slightly slower than you would normally. As necessary, spell out difficult words. For example, the name of a person or a place. Repeat meeting times, deadlines, and other details as a courtesy. You might conclude by repeating your key request or recommendation.

Follow the rules listed below for using voice mail efficiently.

1. Be sure to identify yourself and give your telephone number, the date, and time of your call.
2. Speak clearly and slowly.
3. Repeat important information.

7-4. FACSIMILE TRANSMISSIONS

Facsimile (fax) transmission is the process of sending a copy of written matter from one point to another via a phone line. With this method, delivery is possible within minutes and messages may be received at all hours of the day.

Faxes are used for official business when speed is important and time does not permit satisfactory use of postal delivery or another method of communication.

Microsoft Outlook which is available on the FDIC network may be used to send a fax of data in electronic format via computer.

Corporation fax machines are centrally located in areas accessible to many users. Instructions for using the machines are normally available on or near the fax machine.

7-5. BASIC GUIDELINES FOR PREPARING A FACSIMILE

Often pages with small typeface, handwritten comments, or shaded boxes will not be legible when received. Handwritten comments often extend to the edge of the paper, thus risking the comment being cut off during transmission or unreadable upon receipt. Before faxing, ask yourself: Would these pages be appropriate for and useful to the recipient? The following guidelines will ensure that documents sent are readable and have a professional appearance:

- A. Make sure pages to be sent are both appropriate and readable.
- B. Send pages that are clean and likely to be readable after transmission.
- C. Be sure to include a coversheet with your organization clearly identified, and the recipient's name and telephone number.
- D. List on the coversheet a page count and the title of the document transmitted and, if appropriate, add a personal message.
- E. To assure prompt delivery, form an agreement with the recipient to confirm receipt or notification that the pages arrived as intended.

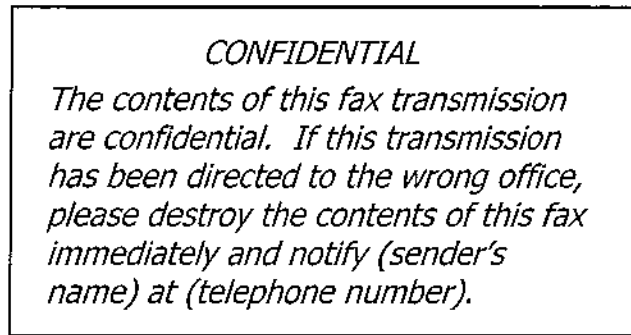
**7-6. FACSIMILE
COVERSHEET**

Word processing software may be used to create a fax coversheet template with blank fill-in lines to accommodate variable information. A completed fax coversheet should accompany all transmissions. The coversheet should contain the following essential information: The name and fax number of the person receiving the fax, the name and fax number of the person sending the fax, the number of pages being sent or documents being transmitted, and the name and telephone number of the person to be called in case the transmission is not completed satisfactorily. For a sample coversheet see Exhibit 7-1.

**7-7. FAXING SENSITIVE
INFORMATION**

Generally, any information considered sensitive, private, or confidential should not be faxed. Special care should be used when transmitting sensitive information. When sensitive information must be faxed make arrangements before sending the information to control receipt. Call the appropriate person in the receiving office to confirm the fax number and confirm that the person will be standing by the receiving equipment while the fax is being transmitted. Use fax equipment in secured areas where access is limited to authorized personnel only. When

faxing sensitive information, you may want to add an appropriate message to the coversheet such as the example below:



To further ensure the confidentiality of the transmission, use two cover sheets with the appropriate sensitivity label (*Confidential, Privacy Act Information, etc.*) in bold letters. Use one coversheet as the message leader. Place the second coversheet behind the information to be transmitted. When the transmission ends, the second coversheet will appear on top concealing the sensitive information and identifying a sensitive document.

7-8. FACSIMILE PAPER

Some facsimile machines transmit copies on thermal paper. Thermal paper has a smooth sheen and a tendency to curl. It is sensitive to chemicals found in ordinary office environments and may contain impermanent dyes. Eventually, thermal paper will deteriorate making the image indistinguishable. All copies produced on thermal paper should be reproduced on plain paper immediately after receipt.

7-9. COMPUTER-BASED FAX TRANSMISSION

The Corporation's computer system provides the capability to send electronic faxes directly from a computer, eliminating the need to create paper documents. This computer-based fax transmission uses the Microsoft Outlook Program included in the Microsoft Office Suite. In Outlook, the fax wizard gives guidance through the steps for creating fax cover sheets and sending electronic faxes.

For each message sent, a confirmation message will be received, within a few minutes, indicating whether the transmission was successful. A fax received by a computer can be displayed on-screen or printed out on the computer's printer.

The recipient's name and fax number are required fields. Enter the recipient's name and complete telephone number including the area code. No other number or prefix is necessary. Take extreme care in verifying the recipient's telephone number.

Detailed procedures for faxing from Outlook are located on the FDIC website. For assistance using this feature please contact your systems administrator.

**7-10. CONFIRMATION OF
A FAX**

When a fax transmission has been successfully completed, a confirmation report will be produced showing the date, time, to/from office identifiers, mode, minutes/seconds elapsed during transmission, number of pages, and status ("OK" or "Good" – for successful transmission). When proof is needed that a document was faxed staple together the confirmation report, the fax cover sheet, and the document(s) before filing.

7-11. ELECTRONIC MAIL

Electronic mail (also called E-mail) is the exchange of messages via computers. Employees are expected to exercise judgment in choosing the best means of communication of information, particularly on matters requiring confidentiality. Choose E-mail when you want to communicate information rapidly and when the information is easily conveyed by computer.

7-12. GUIDELINES

When generating an E-mail message, remember that the intended recipient may receive as many as 50 messages a day. Therefore, employees should adhere to the following guidelines:

A. Keep the distribution of your E-mail messages to a minimum.

- B. Keep messages short. Try to hold the overall length to 25 lines (one screen). Limit each line to a maximum of 80 characters.
- C. Consider how much background information the reader needs in order to understand your message.
- D. Provide a subject line for each message you compose. The subject line helps the recipient of many messages screen them quickly to determine which message requires the fastest action.
- E. Organize your sentences in short single-spaced paragraphs to make your message easier to understand. Leave one blank line between paragraphs.
- F. Use the spell check feature.
- G. Edit and proofread each message carefully, and make the necessary corrections before sending.
- H. Follow the standard rules for capitalization. Do not use all capital letters in messages.

**7-13. COMPOSING
E-MAIL MESSAGES**

When composing E-mail messages, keep the following points in mind:

- A. Watch the tone in composing the message. Before sending a message, read it from the recipient's point of view to make sure that the words and the tone are not likely to be misconstrued.
- B. Do not send a message composed in anger.
- C. Do not put anything in an E-mail message that you would not want anyone other than the intended recipient to see. For example, do not provide credit card numbers or other confidential information that could wind up in the wrong hands.
- D. Do not use E-mail to criticize or reprimand someone. Use another medium of communication for cases such as these.
- E. Do not use E-mail to send unsolicited ads or other material that the recipient is likely to regard as junk mail.

F. Respect the privacy of the messages you receive. Do not pass messages on to others unless you are sure the sender would not object.

G. Always use a professional and ethical business manner.

7-14. E-MAIL ADDRESS

E-mail messages can be distributed through local and wide area networks, bulletin board systems, on-line services, and the Internet. Procedures for sending and receiving E-mail messages will differ depending on the system in use. Even the construction of mailing addresses will vary as a result.

A mailing address has two parts separated by @ (the symbol for at). The part that precedes @ is called the mailbox. It typically consists of the username (the name used to log on the computer). The part that follows @ is called the domain. It represents the mail system on which you receive your mail. The domain consists of two or more elements separated by periods (referred to as dots). Dots are used between the elements of the domain but not at the end. The final element in the domain indicates the system being used. For example, **com** signifies commercial, **gov** governmental, **edu** educational, and **org** organizational.

7-15. FORMAT

The format of an E-mail message is very much like that of a memo. The modified block style is the standard default. In the interest of brevity, salutations and complimentary closings are omitted. However, personal preferences may be used in such matters. Often a first name is used as a salutation.

The software program will automatically display the routing data. Optional information such as a telephone or facsimile number may be displayed. To convey messages in a professional and business manner, the use of special text effects and animated texts (for example: blinking lights, sparkling text, marching ants and flashing lights) are not recommended.

7-16. PRIVACY AND MONITORING

The Division of Information Resources Management (DIRM) has been assigned overall responsibility for servicing and protecting the electronic communications network. To accomplish this, at times it may be necessary to intercept, monitor, disclose, or assist in intercepting or disclosing electronic communications. While the Corporation is committed to respecting the privacy concerns of its employees consistent with applicable law, regulation, and policy, be aware that electronic communications can be forwarded, printed, and stored by others. For additional information, see FDIC Circular 1370.3, Use of Electronic Communications.

7-17. SENSITIVE INFORMATION

Sensitive information sent by E-mail should be encrypted to safeguard the content. Encrypting is a method of encoding electronic data into a format that cannot be read by simply capturing network data. Users of encryption services are responsible for protecting the information from unwarranted disclosure. Contact the Security Operations Section, DIRM for further information relating to this procedure.

7-18. CORPORATION SYSTEM OF RECORDS

E-mail messages along with their attachments or files may become Corporation records when they are received in connection with Corporation business and are appropriate for preservation as evidence of the Corporation's organizations and activities, or because of the value of the information they contain.

E-mail messages and attachments that are considered records shall be maintained in accordance with established retention/disposition periods. This requires that they be printed out in hard copy and filed.

Non-record transitory (short-lived) documents that are routine in nature, such as training announcements or notices that the server will be down may be deleted immediately after reading.

For further guidance, see FDIC Circular 1210.1, FDIC Records Retention and Disposition Schedule, and FDIC Circular 1210.18, FDIC Records Management Program.

7-19. THE TELEPHONE

Employees should make every reasonable effort to personally answer all telephone calls. Audix should not be used as the first and only means of telephone coverage. The telephone should be used to provide immediate feedback in response to a message. When a request or message requires extra tact or a personal touch, use the telephone. Listed below are brief descriptions of some features of the Corporation's telephone system.

A. **Call Pickup** allows the user to answer calls placed to other extensions within the user's pickup group. A flashing Call Pickup light signals an incoming call to the work area.

B. **Send Calls** redirects all incoming calls directly to the first point of coverage in the user's coverage path after one ring.

C. **Call Forward** allows all calls to be temporarily redirected to another internal extension.

D. **Leave Word Calling** allows an internal caller to leave a short, preprogrammed message on another internal employee's audix when the call is not answered.

E. **Call Transfer** allows the user to send a call to another extension.

F. **Conference** allows multiple voice terminal users to conduct up to a six-party conference call without attendant assistance.

**7-20. TELEPHONE
TECHNIQUES**

Effective communication is simply good customer service. Your attitude, voice inflection, and manner will help a caller form an opinion about you and about the Corporation. Try to be as polite and helpful as possible. Following are telephone tips that can be used to communicate information quickly and efficiently:

A. Receiving a call

1. Always answer promptly. Never let the phone ring more than two times. Identify yourself. For example:
(Division/Office/Group Name), this is (personal name); How may I help you?

2. Use good listening techniques and ask questions, as appropriate, to determine the needs of the caller. Use the caller's name during the conversation to show a personal interest. Apologize for any errors or delays, if applicable. Never conduct side discussions with co-workers while you have someone on the line.

B. Answering Calls for Others

Coordinate with other staff members in your immediate office area to assure good telephone coverage during lunch, breaks, or when work associates are away from their desks. In some instances, the features outlined in paragraph 7-19 above can be activated to provide coverage.

1. When answering the telephone for others, identify yourself and the person called. For example: Roy Smith's office, Mary Frank speaking.
2. Offer to assist the caller or provide the caller with the name of the correct party. An example is: Miss Owens handles contractor registration. Would you like me to transfer you to her?
3. Offer to take a message; do not wait to be asked. Record the caller's name, business and telephone number, the message, the date and the time of the call, and your name or initials.

C. Placing a Caller on Hold

1. Ask permission. When you must leave the line to seek information, explain what you will be doing and ask permission to place the caller on hold.
2. Give periodic progress reports. If the task is taking an extended period of time, get the caller's name and telephone number and ask the caller their preference using the following example:

I am sorry for the delay. I am still checking on that report. Would you like to continue to hold or would you prefer that I return the call?

3. If the caller chooses to hold, it is a good idea to check in again by saying, I'm sorry, but I think he/she is going to be a little longer. May I have him/her call you back? Try not to keep the caller holding more than two minutes, unless they choose to wait longer.

D. Transferring Calls

1. Before deciding to transfer a call find out exactly what the caller is requesting. Take the caller's name and telephone number, and when the information has been ascertained, get back to the caller as soon as possible or have someone in the appropriate Office or Division return the call.

2. Transfer calls only when it is certain the person the caller is being switched to can definitely provide the correct information. (A caller who has been transferred from office to office becomes angry and frustrated.)

3. If you must transfer the call, explain why the call will be transferred. For example: Mr. Burger handles that asset. May I transfer your call? Give the correct extension to the caller in case of a disconnection or the caller wants to call back later.

E. Handling Difficult Callers

1. Patience should prevail when handling difficult callers. If a caller is profane or insulting, do not reply to offensive comments as this will only encourage the caller.

2. Remain calm. Do not become defensive or argue with the caller. If you must refuse a request, tactfully explain the reason.

F. Message Taking Procedures


The following general information should be recorded for every message to be taken:

1. The time of the call,
2. The name of the caller,
3. The organization,

4. The telephone number including the area code and extension (repeat the number to the caller for verification), and
5. The reason for the call.

EXHIBIT 7-1

SAMPLE FAX COVERSHEET

RECORDS MANAGEMENT UNIT DIRECTIVES AND FORMS MANAGEMENT GROUP FACSIMILE TRANSMISSION			
WARNING : Some fax machines produce copies on thermal paper. The image produced is highly unstable and will deteriorate significantly in a few years. Therefore, please copy faxed material on a plain paper copier prior to filing as a record.			
Time	Date	Number of Pages <i>(including Cover Sheet)</i>	
PLEASE DELIVER FAX TO:			
Name			
Division/Office			
Fax Number ()		Room Number	
FAX FORWARDED FROM:			
Name			
Division/Office			
Telephone Number ()		Fax Number ()	
COMMENTS:			

CHAPTER 8

ENVELOPES AND LABELS

8-1. GENERAL

Information in this chapter is furnished to assist in the proper preparation of envelopes and labels. FDIC envelopes and labels should be used only for official Corporation business. Penalty permit imprint mail or postage metered envelopes must be used for United States Postal Service (USPS) delivery services. If an envelope or container is not preprinted with the official business notation and return address, affix a preprinted address label containing this information.

For a professional appearance, envelopes should match the letterhead and continuation sheets in color, texture, and weight. Optional data may be included as required by the circumstances, such as suite/room/apartment numbers, special-mailing instructions (such as CERTIFIED, REGISTERED, or SPECIAL DELIVERY), special handling instructions (such as CONFIDENTIAL or PERSONAL), and attention indicators (such as Attention: Joe Sample).

8-2. TYPES OF ENVELOPES

The following envelopes are stocked items and are available from the Warehouse and Corporation Supply Stores.

A. FDIC Letter-Size Envelopes

Letter-size envelopes have dimensions up to and including 6 1/8 x 11 1/2 inches. They contain the FDIC acronym and the statements "*Official Business [-] Penalty for Private Use, \$300*" in the upper left corner (See Exhibit 8-1 on page 8-6). Do not use these envelopes to route interoffice mail.

B. Kraft Envelopes

Kraft envelopes are heavy weight manila envelopes that should be used with address labels.

C. Window Envelopes

Window envelopes contain a transparent panel through which the address on the enclosed correspondence is visible. They eliminate

one typing operation and the time-consuming task of matching envelopes to letters.

D. FDIC Business Reply Envelopes

When the Corporation requests official material from an organization or individual, a self-addressed, postage-paid Business Reply Mail (BRM) envelope should be enclosed with the correspondence. For letter-size responses, enclose a standard Number 10 (4 1/8 by 9 1/2 inches) or a Number 9 (3 7/8 by 8 7/8 inches) BRM envelope. (See Exhibit 8-2, Table of Standards and Measurements on page 8-7 for other envelope sizes.) BRM envelopes must not be used to originate mail under any circumstances.

E. FDIC Messenger Envelopes

These letter-size (manila) envelopes are used to route official, confidential, or sensitive information within the Corporation. The FDIC acronym and name appear in the upper left corner, and the phrase "*By Messenger Only*" is printed across the face of the envelope (See Exhibit 8-1 for a sample).

F. Oversized Envelopes

Use large, flat kraft (manila) envelopes for mailing multiple enclosures. "Jiffylite" insulated bags may also be used. Use appropriately sized envelopes to reduce the cost of mailing and to ensure the contents do not become damaged by shifting during handling. Generally, these envelopes require the use of mailing labels.

G. Interoffice, String-type (FDIC) or U.S. Government Messenger Envelopes

These envelopes are commonly known as "holey joes." These are (manila) string-type envelopes used to send mail within, to, and from the Washington and Regional Offices. (See Exhibit 8-3 for a sample).

8-3. TYPES OF MAILING LABELS

Use mailing labels on packages or large plain envelopes. The following mailing labels are available from the Warehouse and Corporation Supply Stores.

A. FDIC Mailing Labels

FDIC mailing labels should be used only for official Corporation business. FDIC mailing labels contain the FDIC acronym and the statements "*Official Business [-] Penalty for Private Use, \$300*" in the upper left corner. (See Exhibit 8-1 for a sample.) Do not use these labels to route interoffice mail. Use plain labels as described in subparagraph 8-3.C., below.

When sending heavy materials for USPS (or other) delivery, use "Jiffylite" insulated bags. Affix an FDIC mailing label.

B. FDIC Business Reply Mail Labels

When the Corporation requests official material from an organization or individual that cannot be mailed via Business Reply Mail envelope, insert a self-addressed, postage-paid BRM label (3 1/2 by 5 1/2 inches) for use by the addressee. These labels must not be used to originate mail under any circumstances.

C. Plain Labels

Use plain labels for routing packages or large plain envelopes through interoffice mail.

8-4. GUIDELINES FOR ADDRESSING ENVELOPES AND LABELS

A. Type Styles

Use standard type styles. When addressing envelopes for official correspondence, avoid italics or artistic styles, such as script.

B. Address Read Zone for Letter-Size Mail Pieces

The Address Read Zone is a rectangular area, 2½ by 8 inches, parallel to the long edge of the mailing piece, beginning 1 inch from the left edge of the mailing piece and extending 8 inches to the right. (See Exhibit 8-4 for a sample of the address read zone.)

C. Window Envelopes and Inserts

When window envelopes are used, the window itself may extend into the area to the left of the address read zone, but the address appearing in the window must be entirely within the address read zone.

**8-5. ADDRESS
FORMAT**

The address format for envelopes and labels should comply with USPS regulations and FDIC procedures. The USPS reads an address from bottom to top. The entire address should be in uppercase letters, single-spaced, and in block style. All punctuation should be omitted, except for the hyphen in the ZIP+4 code. The address block data on an FDIC letter-size envelope should match the font and size of the inside address on the correspondence.

NOTE: When typing the address on an envelope use the two-letter State abbreviation. However, when typing the inside address on the correspondence the State should be spelled out unless window envelopes will be used.

A. Street Address, City, State, and ZIP Code or ZIP + 4 Code

The street address, post office box number, or rural route and post office box number should appear on the next to the bottom line of the address. Apartment number, suite, room or other such designations should appear after the street address on the same line. If the length of the line is too long, the apartment number, etc. should be placed on the line above the delivery address. The bottom line should be used for the City, State, and ZIP Code or ZIP + 4 code. Leave two spaces between the State and ZIP Code. The two-letter State abbreviations should be used. The ZIP + 4 code should be printed as five digits, a hyphen, and four digits (00000-0000).

B. For a post office box, use PO BOX.

C. The name of the recipient (business or individual) should appear on the line above the delivery address. This may be the third or fourth line from the bottom, depending on any excess from the delivery address line or the post office box, State, and ZIP Code line.

D. The line above the *Name of Recipient* is for additional address information such as a department, branch, section, or an attention line.

Examples	
Information/Attention	<i>DIRECTOR FOR SUPPORT</i>
Name of Recipient	<i>US GOVERNMENT PRINTING OFFICE</i>
Delivery Address	<i>SUPPORT SERVICES STOP 08</i>
Post Office, State, Zip Code Line	<i>WASHINGTON DC 20401-0521</i>

E. When addressing mail to a foreign country, only the name of the country (no abbreviations) should appear on the bottom line.

Exception: Mail addressed to Canada when the postal delivery zone number is included in the address.

Examples	
<i>MR. THOMAS CLARK 117 RUSSELL DRIVE LONDON WIP6HQ ENGLAND</i>	
<i>Or</i>	
<i>MRS. HELEN SAUNDERS 1010 CLEAR STREET OTTAWA ON K1A 0B1 CANADA</i>	<i>MRS. HELEN SAUNDERS 1010 CLEAR STREET OTTAWA ON CANADA K1A 0B1</i>

8-6. RETURN ADDRESS

The pre-printed return address appearing on Corporation envelopes may be supplemented with the name of the sender typed at the top along with the Division or Office organization and location code. (See Exhibit 8-5 for a sample.)

8-7. SPECIAL MAILING NOTATION

A special mailing notation such as (*Certified, Registered, or Special Delivery, Express Mail, etc.*) must be stamped or typed on the address side of the envelope or parcel. All markings for these services should be placed above the address and to the right of the return address.

EXHIBIT 8-1

SAMPLE MAILING LABEL, MAILING ENVELOPE, AND MESSENGER ENVELOPE

Mailing Label

FDIC

Washington, D.C. 20429-9990

Official Business

Penalty for private use. \$300

Mailing Envelope

D. Anderson, RMU, CL71-001

FDIC

Federal Deposit Insurance Corporation

Washington, D.C. 20429-9990

Official Business

Penalty for private use. \$300

Messenger Envelope



FEDERAL DEPOSIT INSURANCE CORPORATION

BY MESSENGER ONLY

EXHIBIT 8-2

TABLE OF STANDARDS AND MEASUREMENTS

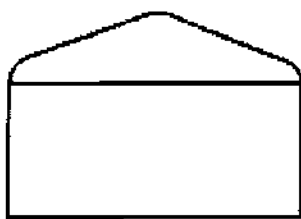
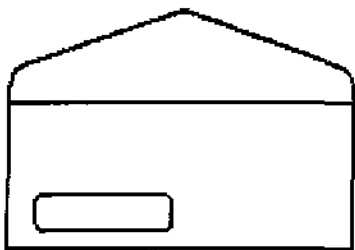
Type of Envelope	Number	Measurements
Commercial 	6 1/4 6 3/4 7 7 3/4 Monarch Check 8 5/8 9 10 11 12 14	3 1/2" x 6" 3 5/8" x 6 1/2" 3 3/4" x 6 3/4" 3 7/8" x 7 1/2" 3 7/8" x 7 1/2" 3 5/8" x 8 5/8" 3 7/8" x 8 7/8" 4 1/8" x 9 1/2" 4 1/2" x 10 3/8" 4 3/4" x 11" 5" x 11 1/2"
Window Standard window size and position is 1 1/8" x 4 1/2", 7/8 left, 1/2" bottom 	6 1/4* 6 3/4 7 7 3/4 Monarch Check 8 5/8** 9 10 11 12 14	3 1/2" x 6" 3 5/8" x 6 1/2" 3 3/4" x 6 3/4" 3 7/8" x 7 1/2" 3 7/8" x 8 5/8" 3 5/8" x 8 7/8" 3 7/8" x 8 7/8" 4 1/8" x 9 1/2" 4 1/2" x 10 3/8" 4 3/4" x 11" 5" x 11 1/2"
* Window position is 3/4" left, 1/2" bottom. ** Window size is 1 1/4" x 3 3/4"; three positions, including 3/4" left, 13/16" bottom.		

EXHIBIT 8-3**SAMPLE STRING-TYPE MESSENGER ENVELOPE
(HOLEY-JOE)**

Federal Deposit Insurance Corporation

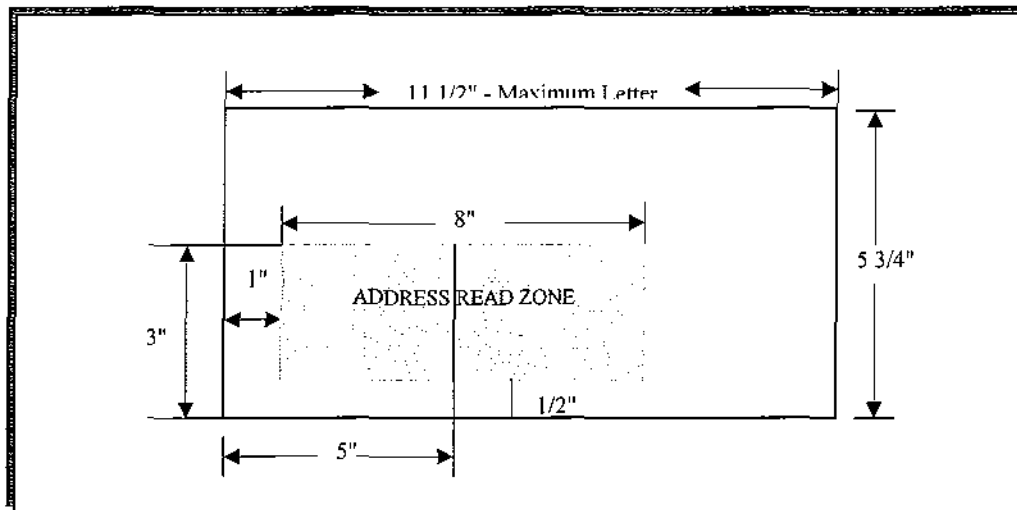
Cross out previous address. Use repeatedly until all spaces are utilized.

Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____
Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____	Name _____ Room _____ Dept. _____

FDIC 3130/09A

EXHIBIT 8-4

SAMPLE PROPER ENVELOPE FORMAT



Address Read Zone for Letter-size Mail Pieces

EXHIBIT 8-5

SAMPLE RETURN ADDRESS ENVELOPE

<p>D. Anderson, RMU, CL71-001 FDIC Federal Deposit Insurance Corporation Washington, D.C. 20429-9990 Official Business Penalty for private use. \$300</p>

CHAPTER 9

MAILING PROCEDURES

9-1. GENERAL

It is the Corporation's policy to use the most economical mail services consistent with operational needs.

9-2. TYPES OF MAIL SERVICE

All Corporation employees should adhere to the policies and procedures outlined in FDIC Circular 3130.11, Official Mail, when sending official mail. When a large amount of mail is sent to one destination, send the pieces under one cover rather than in separate envelopes. This helps save envelopes and reduces postage costs. When considering which mail service(s) to use, keep in mind economy as well as efficiency. Each piece of mail must bear the ZIP Code or ZIP + 4 code. The ZIP + 4 code should be printed as five digits, a hyphen, and four digits (00000-0000).

Contact a FDIC mailroom for necessary materials and assistance in selecting the proper mail classification or service.

A. Mail Classifications

There are four U.S. Postal Service (USPS) mail classifications. The following information gives the various classes of mail as defined by the USPS:

- 1. First-Class Mail.** Use First-Class for mail requiring the highest priority handling. This includes correspondence and other material requiring higher than Third- or Fourth-Class treatment. Any type of mail may be sent via First-Class. However, First-Class Mail weighing over 11 ounces may be sent via Priority Mail. Special Delivery, Registered, Certified, Insured, and Certificates of Mailing are special services that may be purchased for this class of mail.
- 2. Second-Class Mail.** The Corporation does not use Second-Class Mail. It is used mainly by publishers and news agents for presorted copies of publications, which are guaranteed to be issued at a regular frequency of at least four times per year.

3. **Third-Class Mail.** This class may be used to send printed material and parcels weighing less than 1 pound. Since Third-Class rates are less than First-Class rates, consider using Third-Class Mail when possible. However, Third-Class Mail does not receive priority handling. Insurance, Special Handling, Special Delivery, C.O.D., and Return Receipt for Merchandise are special services available for use with this class.

4. **Fourth-Class Mail.** This class may be used to send printed material and parcels weighing more than 1 pound. Fourth-Class Mail is commonly referred to as Parcel Post. Each piece of mail must not exceed 70 pounds in weight or 108 inches in combined length and girth. Special services available for use with this class are Insurance, Special Delivery, and Special Handling.

B. **Special Services**

The special services available from USPS are listed below along with general details about each service. Each service requires an additional fee over the normal postage. They also require special markings. All markings for special services must be placed above the address and to the right of the return address. (See Exhibit 9-1.) This requirement applies to the following services:

1. **Certified Mail.** This service provides a record of delivery to the addressee. No insurance coverage is provided.
 - a. The sender is provided with a receipt and the delivering post office is required to keep a record of delivery for 2 years. No record is maintained at the entry post office. Mail is handled in transit as ordinary mail.
 - b. Only mail for which First-Class postage has been paid is accepted as Certified Mail. The numbered label must be affixed and the mailer must complete the receipt. Restricted Delivery and Return Receipt are available with this service. Certified Mail costs much less than Registered Mail.
2. **Registered Mail.** A system of mail handling by the

USPS that provides added protection for valuable and important mail. Mail is handled under a registry number and receipt system. A special fee is required for this service. The USPS limits this service to First-Class and Priority Mail. The mailer may obtain Insurance, Return Receipt, or Restricted Delivery for an additional fee. The full value of the mailing must be declared whether or not insurance is purchased. This is a costly service and requires more time for delivery because the system of receipts slows the movement of the mail. Registered Mail service is limited to:

- a. Security classified mail required to be sent as registered;
- b. Material required by statute or regulation to be sent as registered; and
- c. Material requiring special safeguards or of such importance that individual responsibility must be determined in the event of loss or damage.

3. **Insured Mail.** This service provides limited insurance on Third- and Fourth-Class Mail, and First-Class Mail, containing Third- or Fourth-Class matter, against loss, rifling, or damage. Liability for Insured Mail is limited to \$500.00. Return Receipt and Restricted Delivery are available with this service.

- a. Each package insured for \$50 or less will be stamped on the address side with the elliptical stamp.
- b. Each package insured for more than \$50 should bear Form 3813-D, Receipt for Insured Mail—Domestic-International.

4. **Return Receipts.** A Return Receipt furnishes the mailer with evidence of delivery. It can be requested both at the time of and after mailing. Return Receipts should not be routinely requested. If experience indicates that only a small percentage of the receipts are needed, they should be requested after mailing. This practice can be very cost effective even though the fee for the receipt is much higher after mailing. Return Receipts may be

obtained on Insured, Certified, and Registered mail.
Return receipts may be requested only if:

- a. There is a requirement to take an action on the basis of the date of receipt.
- b. The sender needs to know that the mail was received by a deadline date.
- c. A Return Receipt must be placed in FDIC files as proof of receipt by the addressee.

5. **Return Receipt for Merchandise.** This type of receipt provides the sender with a mailing receipt, a return receipt, and a record of delivery. This service is only available for merchandise sent as Priority (First-Class Mail weighing 11 ounces or more), Third-Class, or Fourth-Class (Parcel).

6. **Restricted Delivery.** This service allows the mailer to stipulate that delivery be made only to the addressee or to an agent of the addressee who has been authorized in writing by the addressee, to receive his/her mail. This service should be used only when the signature of the addressee or designated representative must be obtained at the time of delivery. The USPS limits this service to Registered Mail and Certified Mail, or mail that is insured for more than \$50.

7. **Special Delivery Mail**

- a. Special Delivery Mail is given expedited handling when it arrives at the destination post office. It receives immediate processing during prescribed hours to points within a 1-mile radius of any post office, station, or branch. It is delivered on the next special delivery run or on the next regular mail delivery route. For addresses outside the 1-mile delivery radius, this service is not cost effective.
- b. Fees are based on the class of mail used and the weight of the article. This service is less expensive than Express Mail but it does not guarantee next day

delivery. This service may only be used if someone is available at the address to receive it, and the post office provides special delivery to that location.

c. Special Delivery Mail is also delivered on Sundays and holidays at larger post offices. However, do **not** send Special Delivery to a business office over a weekend or on a holiday when the office is closed.

8. Special Handling

a. This service is limited to Third-Class and Fourth-Class Mail. Its use with Fourth-Class Mail (in lieu of Express Mail or First-Class Mail) can be very cost effective. Special Handling costs less than First-Class Mail, Priority Mail, and Express Mail, and can be an effective means to expedite a parcel.

b. Special Handling Mail does not go through bulk mailing centers, which shortens the delivery time. It provides preferential handling between post offices, but does not provide special delivery from the destination post office. Parcels are delivered on the regularly scheduled trips. Since most Third and Fourth-Class Mail is low priority, this service may be used to expedite parcels during peak mailing periods, such as the Christmas rush.

C. Other Special Services

Special services for expediting mail are provided by other carriers. Contact the FDIC mailroom for details. FDIC Circular 3130.5, Mailing of Express mail via Airborne Express, provides detailed instructions on preparing and dispatching Express Mail. Express mail delivery is a 1-day or 2-day service. The 2-day service shall always be considered the first option.

1. **Local.** Local courier services provide rapid surface deliveries to locations in the Baltimore-Washington area and nearby surrounding areas. This service is available to Washington Office employees only and should be used for time sensitive official business mail of an urgent nature.

2. **Overnight Express.** Express mail for 1-day service or overnight delivery shall be used only when the 2-day delivery service delays the conduct of Corporation business.

9-3. INTEROFFICE MAIL

A. The Mail Pouch System is used to dispatch mail to and from the Washington and Regional offices, and between the Regional offices. FDIC mailroom personnel will place mail in special boxes for delivery directly to the addressee by Federal Express.

B. Use FDIC messenger (string-type) envelopes to route interoffice mail. Annotate the addressee's region (when applicable), name, organization, and room number (and building acronym, for Washington offices only). Cross out any previous address. Use repeatedly until all spaces are utilized. FDIC Circular 3130.12, Procedures for Addressing Mail, provides detailed information on addressing mail to Washington offices.

C. When it is not practical to use string-type envelopes (e.g., confidential or bulky material), use FDIC Messenger (sealable) envelopes or affix plain labels to large plain envelopes or Jiffylite insulated bags.

9-4. SPECIAL MAILING PROBLEMS

A. Forwarding

The best way to redirect mail is to place a label bearing the forwarding address over the old address. For misdirected letters, cross out the incorrect address and write the correct one directly on the envelope. The mailroom should be informed of address changes by the administrative staff of each Division or Office.

B. Suspicious Mail

Suspicious-looking parcels and letters should be brought to the attention of the Corporation's Physical Security Officer. This may include written threats and suspected letter or package bombs.

9-5. GUIDELINES

To maximize the efficiency of the mailing process, consider the following:

- A. Mail early in the day to reduce delivery time.
- B. Envelopes with weak glue should be sealed with tape.
- C. Tape labels to containers or use mailing label holders (available through the FDIC mailroom) for added security.
- D. Inspect all outgoing correspondence for errors or inaccuracies.
- E. Type all address information in block format (No punctuation, in uppercase letters).
- F. Always include a return address directly on the letter/package of all outgoing mail.

NOTE: Current mailing procedures for the Corporation are under revision. New procedures will be issued through the FDIC Directive System when completed.

EXHIBIT 9-1

MARKINGS FOR SPECIAL SERVICES

CC REECE PO BOX 1 CLEMSON SC 29632	CERTIFIED P 3177 775 332 MAIL	PLACE POSTAGE HERE
RETURN RECEIPT REQUESTED		
PETER J BURSENO 12603 DENMARK DRIVE HERNDON, VA 22071-2716		

CHAPTER 10 CAPITALIZATION

10-1. GENERAL

The function of capitalization is to give distinction, importance, and emphasis to words. This chapter provides guidance for the proper use of capitalization in Corporation correspondence. It includes commonly used principles, examples, plus some minor rules to supplement the basic rules. Capitalization follows two basic rules: (1) Capitalize the first letter of proper nouns, titles, and first words and (2) do not capitalize the first letter of common nouns. For additional guidance, refer to a dictionary or grammar usage reference for other rules on capitalization.

A. Capitalize the first word and all main words of headings and subheadings and titles of books, publications, and other documents. Do not capitalize the first letter or articles (*a, an, and the*), coordinate conjunctions (*and, but, or, nor, for, so, yet*), or short prepositions (*to, of, etc.*) unless they appear as the first word.

Declaration of Independence
The Geology of East Texas
An Examination of Church-State Relations

B. For titles of publications and headings (including hyphenated titles), capitalize all words, except articles, short prepositions, and short conjunctions.

A Report on Tin-Lined Acid Converters
State-of-the-Art Technology

C. Consistency in capitalization should be maintained. Once a practice has been adopted, for example, capitalizing a word for emphasis, that practice should be carefully followed throughout the document.

10-2. NAMES OF ORGANIZATIONS

A. Capitalize the names of companies, unions, associations, societies, independent committees and boards, schools, political parties, conventions, foundations, fraternities, sororities, clubs, and religious bodies.

B. Capitalize the word **The** preceding the name of an organization only when it is part of the legal name of the organization.

The Associated Press
The Wall Street Journal
The Gap

10-3. NAMES OF GOVERNMENT BODIES

A. Capitalize the names of countries and international organizations as well as national, state, county, and city bodies.

the New York State Board of Education
the Ninety-ninth Congress
the House of Representatives
the Small Business Administration

B. The terms *Federal Government* and *Government* (referring specifically to the United States Government or the Government) are capitalized.

C. Capitalize *federal* only when it is part of the official name of a federal agency, a federal act, or some other proper noun.

The Federal Reserve Board
The Federal Insurance Contributions Act

10-4. ACTS, LAWS, and BILLS

A. Capitalize formal titles of acts, laws, and bills.

the Americans with Disabilities Act
the First Amendment

- B. Do not capitalize generic or informal references to existing or pending legislation, except for proper nouns and adjectives.

environmental protection laws
the Brady gun control law

**10-5. TITLES WITH
PERSONAL NAMES**

- A. Capitalize all official titles of honor and respect when they precede personal names.

Ms. Norma Washington
Professor Henry Pelligrino
ex-Senator Hausner

- B. Do not capitalize such titles when the personal name that follows is in apposition and is set off by commas. (The President of the United States should always be capitalized.)

Yesterday the president, Julia McLeod, revealed her plans to retire next June.

- C. Do not capitalize occupational titles (such as author, surgeon, publisher, and lawyer) preceding a name.

The reviews of drama critic Simon Rich have lost their bite.

- D. Do not confuse a true title preceding a name (such as Judge) with a generic expression (such as federal judge.)

Judge Ann Bly
(NOT: federal Judge Ann Bly)

President Julia McLeod
(NOT: company President Julia McLeod)

E. In general, do not capitalize job titles when they stand alone. However, in procedure manuals, company memos, and announcements, job titles are sometimes capitalized for special emphasis.

F. In the inside address of a letter and on an envelope, capitalize all titles (when used) whether they precede or follow the name.

G. Do not capitalize *former*, *late*, *ex-*, or *elect* when used with titles.

H. Titles following a personal name or standing alone are sometimes capitalized in formal citations and acknowledgements.

I. Retain the capitalization in the titles of high-ranking, national, state, and international officials when they follow or replace a specific personal name. Examples of titles that should remain capitalized are illustrated below.

National Officials: *the President, the Vice President, Cabinet members (such as the Secretary of State and the Attorney General), the heads of government agencies and bureaus (such as the Director or the Commissioner), the Chief Justice, the Ambassador, the Senator, the Representative*

State Officials: *the Governor, the Lieutenant Governor, (not: the attorney general, the senator)*

International Figures: *the Pope, the Secretary General of the United Nations*

10-6. COMPUTER TERMINOLOGY

In many instances, the names of software and many operating systems are written in initial capital letters. Software application names that are compound nouns are frequently written without a

space between the names, but with a capital letter at the beginning of each element (When in doubt, follow the manufacturer's style).

WordPerfect

Microsoft Word

VirusScan

Dbase for Windows

CHAPTER 11 PUNCTUATION

11-1. GENERAL

Punctuation is a symbol that allows writers to communicate with readers. Punctuation marks make it easier to read and understand what someone has written. There are rules, but there are also many exceptions. Some punctuation marks may be substituted for others without changing the meaning of a sentence or without making it less clear. Good sentences usually need few punctuation marks.

11-2. APOSTROPHE (=) Uses of the apostrophe:

A. Indicates the possessive case of singular and plural nouns and indefinite pronouns, as well as surname and terminal title combinations.

everyone's question
the Adamses' boat
John Burns' or Burns's Insurance Policy

NOTE: The use of an apostrophe + *s* with words ending in *s* or *z* sounds usually depends on whether a pronounceable final syllable is thus formed. If the syllable is pronounced, the apostrophe + *s* is added; if no final pronounceable syllable is formed, the apostrophe is retained but not usually the final *s*.

<i>Mr. Gomez's store</i>	<i>the class's opinion</i>
<i>Moses' laws</i>	<i>for goodness' sake</i>

B. Indicates joint possession when appended to the last noun in a sequence.

Soldiers and sailors' home
Doyle Dane Bernbach's advertisement

C. Indicates individual possession when appended to each noun in a sequence.

Appleton's and Delaney's report
John's, Thomas', and Tim's ratings

D. To show where letters, numbers, or words have been omitted.

Isn't you're o'clock
The class of '67

E. Often forms plurals of letters, figures, or words when they are referred to as letters, figures, or words, and when they end in s or z sounds.

His 1's and 7's looked alike.
Three R's + 's

11-3. COLON (:

As a rule, a colon never follows a linking verb (is, are, forms of to be, etc.). Uses of the colon are as follows:

A. Introduces a clause or phrase that explains, illustrates, amplifies, or restates what has gone before.

The sentence was poorly constructed: it lacked both unity and coherence.

B. Introduces a series.

Three countries were represented: England, France, and Belgium.

C. Introduces formal statements, questions, or quotations.

The committee stated the principle thus: In our foreign relations, people instead of governments are our first concern.

The following question came up for discussion: What policy should be adopted?

D. Separates elements in set formulas such as those expressing ratio, time, volume and page references, parts of citations, and place and publisher.

<i>a ratio of 3:5</i>	<i>7:30 a.m.</i>
<i>Journal of Banking 3:342-359</i>	<i>Luke 4:3</i>
<i>Springfield, MA: Merriam-Webster Inc.</i>	

E. Additional uses include separating titles and subtitles of books; punctuating the salutation in a business letter, or punctuating memorandum and government correspondence headings and subject lines in general business letters; and separating courtesy copy or blind courtesy copy abbreviations from the names of copy recipients in business letters.

<i>Dear Mr. Franklin:</i>	<i>cc:</i>	<i>bcc:</i>
---------------------------	------------	-------------

11-4. COMMA (,)

Use a comma only when a rule requires one or when the meaning would be unclear without one. The comma is used as follows:

- A. Separates main clauses joined by coordinating conjunctions (such as *and*, *but*, *for*, *nor*, *or*, and sometimes, *so*, and *yet*) and very short clauses that are not joined.

She knew very little about him, and he volunteered nothing.

He wanted to see her, so she went to his office.

She knew, she was there, she saw it.

NOTE: Two predicates governed by a single subject and joined by a coordinating conjunction are usually unpunctuated.

He discussed several important marketing problems in great detail and followed them with an appraisal of current sales.

- B. Sets off an adverbial clause that precedes a main clause.

Although the airport was shut down for an hour, I was still able to fly home that night.

When she found that her friends had deserted her, she sat down and cried.

- C. Sets off an introductory phrase (as a participle, infinitive, or long prepositional phrase) that precedes a main clause.

Having made that decision, he turned to other matters.

To understand this situation fully, you have to be familiar with the background.

On the following Monday, he left early.

- D. Sets off from the rest of a sentence interrupting transitional words and expressions (such as *on the contrary*, *on the other hand*), conjunctive adverbs (such as *consequently*,

furthermore, however), and expressions that introduce an illustration or example (such as *namely, for example*).

Your second question, on the other hand, is unanswerable.

The market predictions, however, remain fluid.

He believes in responsibility, i.e., corporate responsibility.

E. Separates words, phrases, or clauses in a series with a coordinating conjunction before the last member of the series.

NOTE: The final comma before the conjunction in a series is optional; its purpose is to clarify meaning.

He was young, eager, and restless.

Ms. Smith, Mr. Inge, or Ms. Dow will help you.

We expect you to greet customers, take dictation, and transcribe dictated material.

F. Separates coordinate adjectives and phrases modifying the same word.

NOTE: Two or more tightly connected adjectives in a series, each of which modifies the same word, or a whole phrase may not require punctuation.

a new 90-story concrete and glass building

a 15-cu.ft. upright freezer

G. Sets off from the rest of a sentence parenthetical elements (as nonrestrictive modifiers and nonrestrictive appositives).

NOTE: The comma does not set off restrictive or essential modifiers or appositives required to give a sentence or a phrase meaning.

Our guide, who wore a blue beret, was an experienced traveler.

The manufacturing Manager, Joseph Dowd, attended the meeting.

H. Introduces a direct quotation that is a full sentence, terminates a direct quotation that is neither a question nor an exclamation, and encloses segments of a split quotation.

NOTE: When the quotation is not a full sentence, it is not set off with commas.

Jim said, "I am leaving."

"I am leaving," Jim said with determination, "even if you want me to stay."

The fact that he said he was "leaving this instant" doesn't mean that he actually left.

I. Is used to avoid ambiguity and also to emphasize a particular phrase.

To Mary, Jane was someone special.

The more accessories on a car, the higher the price.

J. Punctuates the date line of a business letter, an informal letter, and the expression of dates in running texts that contains the day as well as the month.

January 2, 1998

On February 8, 1981, this Corporation...

In June, 1997, (or In June 1997,) we met with them several times.

K. Separates names from corporate and professional titles in envelope address blocks, inside addresses, and signature blocks when the title appears on the same line as the name.

Very truly yours,

Lee H. Cobb, Editor
General Reference Books

Mr. John P. Dow, President
SWC Corporation
Smithville, NC 56789

L. Separates a surname from an academic, professional, honorary, religious, governmental, or military title.

John W. Smith, M.D.
John W. Smith, Esq.
General John W. Smith, USA

M. Separates city and state, and numbers of four or more digits.

Shreveport, Louisiana, is the chosen site.

4,230

50,492

1,000,000

11-5. HYPHEN (-)

The following rules explain when hyphens are used:

A. To indicate continuation of a word divided at the end of a line.

B. Is used between some prefix and root combinations, such as:

Prefix + proper name; some prefixes ending with vowels + root; sometimes prefix + word beginning with the same

vowel; and stressed prefix + root word, especially when this combination is similar to a different word.

Trans-Atlantic flight
pre-Renaissance art
recover from an illness

C. Is used to connect the elements of certain compound words.

president-elect *mother-in-law*
attorney-at-law *ex-governor*
walkie-talkie *H-bomb*

D. Is used in expressing written-out numbers between 21 and 99.

Forty-one
One hundred twenty-eight

11-6. PARENTHESES () The parentheses are used as follows:

A. To set off supplementary, parenthetical, or explanatory material when the inclusion of such material does not essentially alter the meaning of the sentence.

Three old typewriters (all broken) will be scrapped.
He is hoping (as we all are) that the economy will turn around.
The chart (Figure 4) explains the situation.

B. To enclose Arabic numerals confirming a typed-out number in a general text or in a legal document.

Delivery will be made in thirty (30) days.

- C. To enclose numbers or letters designating items in a series, either at the beginning of a paragraph or within a paragraph.

We must set forth (1) our long term goals, (2) our immediate objectives, and (3) the means at our disposal.

- D. To enclose a reference at the end of a sentence. Unless the reference is a complete sentence, place the period after the parenthesis closing the reference. If the sentence contains more than one parenthetical reference, the parenthesis closing the reference at the end of the sentence is placed before the period.

The specimen exhibits both phases (paragraph 14.A., B.).

The individual cavities show great variation. (See paragraph 4.)

- E. To indicate alternate terms and omissions.

Please sign and return the enclosed form(s).

11-7. THE PERIOD (.) The period is used as follows:

- A. Terminates sentences or sentence fragments that are neither interrogative nor exclamatory.

Take dictation. She took dictation.

She asked whether he wanted her to take dictation.

- B. Often terminates polite requests, especially in business correspondence.

May we hear from you.

C. Punctuates some abbreviations, as courtesy titles and honorifics.

<i>Mr.</i>	<i>Dr.</i>	<i>Jr.</i>
<i>Prof.</i>	<i>Sr.</i>	<i>Ms.</i>
<i>Esq.</i>	<i>Hon.</i>	<i>Ph.D.</i>

D. Is used with an individual's initials.

E. Is used after Roman numerals in enumerations and outlines, but not with Roman numerals used as part of a title.

<i>I. Objectives</i>
<i>John D. Harper, III</i>

11-8. QUOTATION MARKS, (")

Quotation marks indicate the beginning and end of material quoted from a written or spoken source. Quotation marks are used as follows:

A. To enclose a direct quotation.

<i>He said, "I am leaving."</i>
<i>"I am tired," he said, "and I am leaving."</i>

B. To enclose titles of reports, catalogs, short poems, short stories, articles, lectures, chapters of books, songs, short musical compositions, and radio and TV programs.

<i>the report "Job Opportunities"</i>
<i>Robert Frost's "Dust of Snow"</i>

C. Place punctuation inside or outside quotation marks, as follows:

1. Keep the comma and the final period inside.
2. Semicolons outside the quotation marks.

3. Other punctuation marks are placed inside only if they are a part of the quoted matter.

*"The President," he said, will veto the bill.
The trainman shouted, "All aboard!"
Is this what we call a "Correspondex"?
You said, "I don't need your sympathy";
therefore, I didn't offer any.*

11-9. SEMICOLON (;) Use the semicolon:

- A. To separate independent clauses not joined by a conjunction, or joined by a conjunctive adverb such as hence, therefore, however, moreover, etc.

*The report is not ready today; it may be completed by Friday.
Speeding is illegal and dangerous; furthermore, it is uneconomical in view of current gasoline prices.*

- B. To separate two or more phrases or clauses with an internal punctuation.

*Send copies to our offices in Portland, Maine;
Springfield, Illinois; and Savannah, Georgia.

If you want your writing to be worthwhile, give it unity;
if you want it to be easy to read, give it coherence;
and, if you want it to be interesting, give it emphasis.*

- C. To separate statements that are too closely related in meaning to be written as separate sentences.

*No; we receive one-third.
War is destructive; peace, constructive.*

CHAPTER 12

ABBREVIATIONS AND ACRONYMS

12-1. GENERAL

Abbreviations allow writers to avoid cumbersome repetition of lengthy words and phrases. Established abbreviations are acceptable in all but the most formal writing. For reading ease, use only well-known abbreviations. An acronym is a word formed from the initial letters of a name, such as FDIC, for Federal Deposit Insurance Corporation or a word combined by initial letters or parts of a series of words, such as radar for radio detecting and ranging. Always spell out the words from which an acronym is taken, followed by the acronym in parenthesis when first using it in business writing. Unlike abbreviations, which are pronounced letter by letter, acronyms are pronounced like words.

In some cases, the overuse of acronyms will make a document difficult to read, even if the acronyms have been previously introduced and explained. This chapter provides basic guidelines for the use of abbreviations and acronyms. For additional information, refer to a dictionary or grammar usage reference for acceptable forms of abbreviations and acronyms.

12-2. BASIC RULES

- A. Use a period after each element the abbreviation unless through usage the period is omitted.
- B. Use the same abbreviations for both singular and plural units of measurement.
- C. Clarify an unfamiliar abbreviation by enclosing its unabbreviated form followed with the abbreviation in parentheses for first use in a document.
- D. Do not abbreviate a unit of measurement unless it is used in conjunction with a number.
- E. Do not abbreviate a title unless it precedes a name.
- F. Spell out abbreviations that begin a sentence (except for abbreviated words that, by convention, are never spelled out, like Mr. and Mrs.).

G. Spell out words that are connected to other words by hyphens, rather than abbreviate them.

H. Do not abbreviate the names of months and days within normal text. (Use these abbreviations in chronologies, notes, tables, and charts.)

I. Avoid the symbol form of abbreviations except in charts, graphs, illustrations, and other visual aids.

J. Use a single period when an abbreviation ends a sentence.

12-3. USE OF ABBREVIATIONS

In business writing, abbreviations are appropriate in documents such as business forms, catalogs, and routine memos and letters between offices. In writing, where a more formal style is appropriate, use abbreviations sparingly. When in doubt, spell it out.

A. Be consistent within the same material. Do not abbreviate a term in some sentences and spell it out in other sentences. Moreover, having selected one form of an abbreviation (*for example, c.o.d.*), do not use a different style (*COD*) elsewhere in the same material.

B. When drafting official correspondence, use an abbreviation rather than a contraction. It is easier to read.

<i>Cont. (Rather Than: cont'd)</i>
<i>Dept. (Rather Than: dep't)</i>
<i>Govt. (Rather Than: gov't)</i>

12-4. USE OF ACRONYMS

Acronyms should be written in uppercase letters, without periods, if they form proper names.

<i>ZIP (Code)</i>	<i>Zone Improvement Plan</i>
<i>PIN</i>	<i>personal identification number</i>
<i>OSHA</i>	<i>Occupational Safety and Health Administration</i>

NOTE: Some coined names use more than the first letters of the words they represent. Such names are usually written with only the first letter capitalized.

<i>Ameslan</i>	<i>American Sign Language</i>
<i>Radar</i>	<i>radio detecting and ranging</i>
<i>Modem</i>	<i>modulator and demodulator</i>

12-5. CAPITALS, HYPHENS, PERIODS, AND SPACING

A. In general, when abbreviating a word or words, capitalize and hyphenate the abbreviation as in the original word or words. Use a period after each element of the abbreviation unless through usage the period is omitted. Allow no spaces except when they follow the initials in names of persons.

<i>H.R. 116</i>	<i>AFL-CIO</i>	<i>St.</i>	<i>a.m.</i>	<i>J. M. Rhodes</i>
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B. Omit periods and spaces after initials used as shortened names of government agencies and other organized bodies, if not contrary to usage.

<i>RTC</i>	<i>HUD</i>	<i>TVA</i>	<i>DOD</i>	<i>USA</i>	<i>FDIC</i>
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12-6. GEOGRAPHIC TERMS

A. You may abbreviate *United States* when preceding Government or the name of a Government organization, except in formal writing. Spell out *United States* when it is used as a noun or when it is used as an adjective in association with names of other countries.

<i>U.S. Government</i>	EXCEPT: <i>The climate of the United States</i>
<i>U.S. Congress</i>	<i>British, French, and United States Governments</i>
<i>U.S. Department of Agriculture</i>	<i>United States - British talks</i>

B. With the exceptions noted in paragraph A, above, the abbreviation U.S. is used in the adjective position, but is spelled out when used as a noun.

<i>U.S. foreign policy</i>	EXCEPT: <i>foreign policy of the United States</i>
<i>U.S. economy</i>	<i>the economy of the United States</i>

C. In other than formal writing, you may abbreviate Canal Zone, Puerto Rico, Virgin Islands, and the names of states of the United States. Do not abbreviate the names of other insular possessions, trusts territories, or places like Long Island, Staten Island, etc.

Note: Refer to Appendix B for a listing of two-letter State and Province abbreviations recognized by the U.S. Postal Service.

12-7. ADDRESSES

A. Words in an address should be spelled out. Where brevity is required, these abbreviations following a name or a number may be used:

<i>St. – Street</i>	<i>Sq. – Square</i>
<i>Ct. – Court</i>	<i>N.E. – Northeast</i>
<i>Ave. – Avenue</i>	<i>Blvd. – Boulevard</i>
<i>Bldg. – Building</i>	<i>S.W. – Southwest</i>

B. Do not abbreviate *county*, *fort*, *mount*, *point*, and *port*.

C. The words *Street* and *Avenue* as part of a name should not be abbreviated.

<i>14th Street Bridge</i>	<i>Avenue Bldg.</i>
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12-8. NAMES AND TITLES

A. Use abbreviations in business names only as shown on the letterhead:

J. Bowen & Sons, Inc.
L.J. Canning, Inc.

B. Use the following abbreviations when it is not necessary to preserve the full legal title. *Association* and *Manufacturing* are not abbreviated.

Bro. – <i>Brother</i>	Co. – <i>Company</i>
Inc. – <i>Incorporated</i>	Ltd. – <i>Limited</i>

C. The words *Company* and *Corporation* in names of Federal Government units are not abbreviated.

Panama Railroad Company
Commodity Credit Corporation

D. In other than formal usage, you may abbreviate a civil or a military title preceding a name if followed by a given name or initial; however, abbreviate Mr., Mrs., M., MM., Messrs., Mlle., Mme., and Dr., with or without a given name or initial.

E. Spell out Senator, Representative, commodore, and commandant.

F. Unless preceded by **the**, abbreviate *honorable*, *reverend*, and *monsignor* when followed by the first name, initials, or title. However, do not abbreviate *honorable*, *reverend*, and *monsignor* on the envelope, inside address, or in formal writing.

Hon. Elihu Root; the Honorable Elihu Root; the Honorable Mr. Root
Rev. Martin Luther King Jr.; the Reverend Dr. King; Rev. Dr. King;
Rt. Rev. Msgr. John Bird; the Right Reverend Monsignor John Bird

G. Sr. and Jr. should not be used without a given name or initials, but should be used in combination with a title.

A. B. Jones Jr.; or President A. B. Jones Jr.
not: *Jones Jr., or Mr. Jones Jr.*

**12-9. ACADEMIC
DEGREES AND
PROFESSIONAL
DESIGNATIONS**

A. Abbreviations of academic degrees and religious orders require a period after each element in the abbreviation but no internal space.

B.S.
M.B.A.
Ph.D

NOTE: The term *M.B.A.* is commonly written without periods when it is used to signify an executive with a certain type of training rather than the degree itself.

B. The following abbreviations should be used after a name:

Jr., Sr., Esq.
Degrees: M.A., Ph.D, LL.D.
2nd/2d/II, 3rd/3d/III, 4th/IV (not preceded by a comma)
Fellowships, orders, etc.: F.R.S., K.C.B., C.P.A.,

C. Do not use the abbreviation Esq. in other titles, such as Mr., Mrs., and Dr., in combination with another title or other abbreviations indicating academic degrees.

John Jones, A.B., Ph.D.; not Mr. John Jones, A.B., Ph.D.
Jack H. Blue, Esq., not Mr. Jack H. Blue, Esq.;

12-10. PARTS OF PUBLICATIONS

Abbreviations may be used to designate parts of publications mentioned in parentheses, brackets, footnotes, and lists of references.

app., apps.	—	<i>appendix, appendixes</i>
art., arts.	—	<i>article, articles</i>
bull., bulls.	—	<i>bulletin, bulletins</i>
ch., chs.	—	<i>chapter, chapters</i>
pt., pts.	—	<i>part, parts</i>
sec., secs.	—	<i>section, sections</i>
subch., subchs.	—	<i>subchapter, subchapters</i>

12-11. CALENDAR DIVISIONS

A. When brevity is required, abbreviate the names of months, except May, June, and July, when used with the day, year, or both.

<i>Jan.</i>	<i>Feb.</i>	<i>Mar.</i>	<i>Apr.</i>
<i>Sept.</i>	<i>Oct.</i>	<i>Nov.</i>	<i>Dec.</i>

B. Generally, the names of the days of the week are not abbreviated. If they must be, use the following forms.

<i>Sun.</i>	<i>Mon.</i>	<i>Tues.</i>	<i>Wed.</i>	<i>Thurs.</i>	<i>Fri.</i>	<i>Sat.</i>
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12-12. TIME ZONES

The following abbreviations should be used when abbreviating time zones:

A.s.t. — <i>Atlantic standard time</i>	G.m.a.t. — <i>Greenwich mean astronomical time</i>
A.t. — <i>Atlantic time</i>	G.m.t. — <i>Greenwich mean time</i>
c.t. — <i>central time</i>	l.s.t. — <i>local standard time</i>
d.s.t. — <i>daylight saving (no "s") time</i>	m., noon — <i>(meridies)</i>
e.d.t. — <i>eastern daylight time</i>	m.s.t. — <i>mountain standard time</i>
e.s.t. — <i>eastern standard time</i>	m.t. — <i>mountain time</i>
e.t. — <i>eastern time</i>	P.s.t. — <i>Pacific standard time</i>
G.c.t. — <i>Greenwich civil time</i>	P.t. — <i>Pacific time</i>
	u.t. — <i>universal time</i>

CHAPTER 13

NUMERALS

13-1. GENERAL

Numbers can be written out or can appear as figures. Choosing between figures and words to express numbers is often a difficult choice. Figures convey a greater sense of precision than words. By contrast, numbers expressed in words are formal and do not stand out in a sentence. This chapter covers the principles needed to make the appropriate choice. This chapter also outlines basic guidelines for expressing numbers in Roman numerals, fractions, money, periods of time, dates, and expressing large numbers in abbreviated form.

13-2. BASIC GUIDELINES

- A. Use numerical figures for any number expressing time, measurement, or money.
- B. Spell out numbers if they are below 10. Use figures if they are 10 or above.
- C. Spell out numbers that begin a sentence.
- D. Use figures to express approximations that are based on experience, evidence, or both.
- E. Spell out approximations that are obvious exaggerations for effect.
- F. Use a combination of words and figures for very large round numbers (1 million or greater).
- G. Be consistent. Treat numbers of the same type equally within a sentence, paragraph, or section.
- H. Use figures for quantities containing both whole numbers and fractions.
- I. Always use figures for percentages and decimal fractions.
- J. Form the plural of a number expressed as a figure by adding a lowercase s.

K. Always use figures for dates.

**13-3. EXPRESSING
NUMBERS IN
WORDS**

A. Spell out all numbers **below** 10.

B. When expressing numbers in words, hyphenate all compound numbers between *21* and *99*, whether they stand alone or are parts of a number over *100*.

twenty-one
twenty-one hundred

C. Do not hyphenate words in a spelled out number over 100.

two hundred
nineteen hundred

D. When there are two ways to express a number in words, choose the simpler form. For example: Use the form *fifteen hundred* rather than *one thousand five hundred*. (Use the longer form in formal expressions of dates.)

**13-4. EXPRESSING
NUMBERS IN
FIGURES**

A. Use figures for numbers of 10 or more within a sentence.

Nearly 10 miles
About 40 men

B. Numbers in a series.

1. When 2 or more numbers appear in a sentence and one of them is 10 or more, figures are used for each number.

That man has 7 suits, 2 ties, and 12 pairs of socks.

NOT: *That man has seven suits, two ties, and 12 pairs of socks.*

2. A unit of measurement, time, or money, which is always expressed using figures, does not affect the use of figures for other numerical expressions within a sentence.

Each of the six boys earned 75 cents an hour.

This usually requires from two to five washes and a total time of 2 to 4 hours.

- C. When a number contains five or more figures, use commas to separate thousands, hundreds of thousands, and millions in whole numbers. Do not use commas in the decimal part of a number.

12,375

147,300

NOTE: The comma is now commonly omitted in four-digit whole numbers, except in columns with larger numbers that require commas.

3500 or 3,500

\$2000.50 or \$2,000.50

- D. Do not use commas in numbers representing the year, page numbers, house or building numbers, room numbers, ZIP Code numbers, telephone numbers, heat units, and decimal parts of numbers.

- E. Serial numbers (such as invoice, style, model, or lot numbers) are usually written without commas. However, some serial numbers are written with hyphens, spaces, or other devices. In all cases follow the style of the source.

**13-5. AT THE
BEGINNING OF
A SENTENCE**

- A. Spell out a number that begins a sentence, as well as any related numbers.

Eight hundred people have already signed the recall petition.

Forty to fifty percent of the people polled on different occasions expressed disapproval of the mayor's performance in office.

B. If the number requires more than two words when spelled out or if figures are preferable for emphasis or quick reference, reword the sentence.

APPROPRIATE	NOT APPROPRIATE
<i>We had a good year in 1997.</i>	<i>Nineteen hundred ninety-seven (or 1997) was a good year for us.</i>
<i>You ought to consider 486 processors if you want to boost productivity.</i>	<i>486 processors are worth considering if you want to boost productivity.</i>

13-6. EXPRESSIONS OF TIME

A. In tables, when entries are given in hours and minutes, add a colon and two zeros to maintain a uniform appearance.

<u>Arrival</u>	<u>Departure</u>
<i>8:45</i>	<i>9:10</i>
<i>9:00</i>	<i>9:25</i>
<i>9:50</i>	<i>10:00</i>

B. Do not use *a.m.* or *p.m.* unless figures are used.

APPROPRIATE	NOT APPROPRIATE
<i>This morning</i> <i>tomorrow afternoon</i>	<i>this a.m.</i> <i>tomorrow p.m.</i>

C. The times *noon* and *midnight* may be expressed in words alone. However, use the forms *12 noon* and *12 midnight* when these times are given with other times expressed in figures.

APPROPRIATE	NOT APPROPRIATE
<i>The Board meeting is scheduled to last until noon.</i>	<i>The Board meeting is scheduled from 9:00 a.m. until 12 noon.</i>

13-7. MONEY

A. Use figures to express exact or approximate amounts of money.

<i>\$7</i>
<i>about \$1500</i>
<i>over \$5,000,000</i>

B. When money from different countries is referred to in the same context, the unit of currency in each case usually appears as an abbreviation or symbol (or both) before the numerical amount.

<i>DM10,000</i>	<i>(refers to 10,000 German deutsche marks)</i>
<i>£10,000</i>	<i>(refers to 10,000 British pounds)</i>
<i>¥10,000</i>	<i>(refers to 10,000 Japanese yen)</i>

C. Spell out indefinite amounts of money:

<i>A few million dollars</i>

D. It is not necessary to add a decimal point or zeros to a whole dollar amount that occurs in a sentence.

E. Money in round amounts of a million or more may be expressed by combining figures and words:

<i>\$12 million</i>

Repeat the word million (billion, etc.) with each figure to avoid misunderstanding.

\$5 million to \$10 million

F. Fractional expressions of large amounts of money should be either completely spelled out or converted to all-figures:

*One quarter of a million
dollars or \$250,000*

*a half-billion dollars or
\$500,000,000*

OR

¼ of a million dollars

½ billion dollars

G. In legal documents, amounts of money are often expressed first in words and then, within parentheses, in figures.

**13-8. EXPRESSING
NUMBERS IN
ROMAN
NUMERALS**

Roman numerals are used chiefly for divisions of literary and legislative material, for main topics in outlines, in dates on public buildings, and in proper names.

Chapter VI
World Wars I and II
Roy Ward II

Roman Numerals Chart

1	I	13	XIII	60	LX	1100	MC
2	II	14	XIV	70	LXX	1400	MCD
3	III	15	XV	80	LXXX	1500	MD
4	IV	19	XIX	90	XC	1600	MDC
5	V	20	XX	100	C	1900	MCM
6	VI	21	XXI	200	CC	2000	MM
7	VII	24	XXIV	400	CD	5000	\overline{V}
8	VIII	25	XXV	500	D	10,000	\overline{X}
9	IX	29	XXXIX	600	DC	50,000	\overline{L}
10	X	30	XXX	800	DCCC	100,000	\overline{C}
11	XI	40	XL	900	CM	500,000	\overline{D}
12	XII	50	L	1000	M	1,000,000	\overline{M}

NOTE: A dash appearing over any Roman Numeral indicates that the original value of the numeral should be multiplied by 1000.

CHAPTER 14

COMPOUND WORDS

14-1. GENERAL

A compound word conveys a unit idea that is not as clearly conveyed by separate words. The hyphen not only unites but separates the component words, and thus aids readability and correct pronunciation.

In this chapter, basic rules for compounding are given first, and are followed by guides to forming solid compounds and to hyphenating unit modifiers. Instructions are also provided for adding prefixes and suffixes.

14-2. BASIC GUIDELINES

A. Omit the hyphen when words appear in regular order, and the omission causes no confusion in sound or meaning.

<i>sick leave</i>	<i>social security</i>
<i>civil rights</i>	<i>real estate</i>
<i>flood control</i>	<i>test case</i>

B. Compound two or more words to express an idea that would not be as clearly expressed in separate words.

<i>airplane</i>	<i>cupboard</i>
<i>doorstop</i>	<i>warehouse</i>
<i>footnote</i>	<i>nightclerk</i>

C. Hyphenate compounds that modify or describe other words.

<i>down-to-cost-model</i>	<i>rear-engine bracket</i>
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D. Treat compounds used as verbs as separate words.

<i>to break down</i>	<i>to check out</i>
<i>to get together</i>	<i>to take off</i>
<i>to trade in</i>	<i>to shut down</i>

14-3. SOLID COMPOUNDS

A. When *any*, *every*, *no*, and *some* are combined with *body*, *thing*, and *where*, they should be typed as one word. When *one* is the second element, type as two words if meaning a single or particular person or thing. To avoid mispronunciation, always type *no one* as two words.

<i>anyone</i>	<i>nobody</i>
<i>everywhere</i>	<i>someone</i>

B. Type compound personal pronouns as one word.

<i>herself</i>	<i>myself</i>	<i>themselves</i>
<i>oneself</i>	<i>yourself</i>	<i>itself</i>

14-4. PREFIXES, SUFFIXES, AND COMBINING FORMS

A. Type compounds that contain prefixes or suffixes as one word without a hyphen. Some exceptions have been included below. Use a hyphen to avoid doubling a vowel or tripling a consonant, except after the prefixes *co*, *de*, *pre*, *pro*, and *re*.

<i>antedate</i>	<i>micro-organisms</i>	<i>semi-independent</i>
<i>anti-inflation</i>	<i>misstate</i>	<i>semi-official</i>
<i>biweekly</i>	<i>nationwide</i>	<i>twofold</i>

B. Use a hyphen to avoid confusion.

<i>re-treat</i>	<i>co-op</i>	<i>non-civil service</i>
-----------------	--------------	--------------------------

C. Type the prefixes *ex*, *self*, and *quasi*, with a hyphen.

<i>ex-governor</i>	<i>self-control</i>	<i>quasi-corporation</i>
<i>ex-trader</i>	<i>self-educated</i>	<i>quasi-judicial</i>

D. Use a hyphen to join a prefix to a capitalized word, unless usage dictates otherwise.

<i>un-American</i>	<i>pro-British</i>
--------------------	--------------------

E. In general, do not use a hyphen to set off a prefix at the beginning of a word or a suffix at the end of a word. Two exceptions are *ex-* and *elect*.

after taste	mini bike	change able
ambi dextrous	miss pell	six fold
thank less	semi annual	fire proof
trust worthy	under current	edge wise

F. When two or more prefixes have a common element and this element is shown only with the final prefix, insert a "suspending" hyphen after each of the unattached prefixes to indicate a relationship with the common element.

<i>Pre- and postnatal care</i>	<i>maxi-, midi-, and miniskirts</i>
<i>Macro- and microeconomics</i>	<i>over- and underqualified job applicants</i>

G. When the prefix ends with *a* or *i* and the base word begins with the same letter, use a hyphen after the prefix to prevent misreading.

<i>ultra-active</i>	<i>anti-intellectual</i>	<i>semi-independent</i>
<i>intra-abdominal</i>	<i>anti-inflationary</i>	<i>semi-indirect</i>

H. When the prefix ends with *e* or *o* and the base word begins with the same letter, the hyphen is almost always omitted.

<i>coordinate</i>	<i>cooperate</i>	<i>reeducate</i>
<i>reelect</i>	<i>reemploy</i>	
EXCEPTION		
<i>co-op</i>		<i>co-owner</i>

<i>preeminent</i>	<i>preempt</i>	<i>preexisting</i>
<i>de-emphasizede-</i>	<i>escalate</i>	
EXCEPTION		
<i>pre-engineered</i>		

I. As a rule, the prefix *re* (meaning “again”) should not be followed by a hyphen. However, some words may require a hyphen so that they can be distinguished from other words with the same spelling but a different meaning.

<i>To re-collect the slips</i>
<i>to re-cover a chair</i>
<i>to re-form the class</i>
<i>to re-lease the apartment</i>
<i>to re-sign the contracts</i>

<i>to recollect the mistake</i>
<i>to recover from an illness</i>
<i>to reform a sinner</i>
<i>to release the hostage</i>
<i>to resign the position</i>

J. Use a hyphen after *self* when it serves as a prefix.

<i>self-addressed</i>	<i>self-important</i>	<i>self-study</i>
<i>self-help</i>	<i>self-paced</i>	<i>self-worth</i>

**14-5. SUSPENDING
HYPHEN**

A. When a series of hyphenated adjectives has a common basic element, and this element is shown only with the last term, insert a “suspending” hyphen after each of the incomplete adjectives to indicate a relationship with the last term.

Long- and short-term securities
Private- and public-sector partnerships
Single-, double-, or triple-spaced copy

8 1/2- by 11-inch paper
10- and 20-year bonds
a three- or four-color cover

B. Use one space after each suspending hyphen unless a comma is required.

A six- to eight-week delay
A 10- to 12-hour trip

3-, 5-, and 8-gallon buckets
6-, 12-, and 24-month CD

CHAPTER 15

WORD DIVISION

15-1. GENERAL

When words must be divided, they should be separated between syllables. One-syllable words should not be divided, even when **ed** is added. For example:

<i>stressed</i>	<i>planned</i>
<i>crushed</i>	<i>saved</i>

A. Do not set-off the first or last letter of a word at the end of a line.

<i>amaze</i>	(NOT: <i>a-maze</i>)
<i>media</i>	(NOT: <i>medi-a</i>)
<i>ideal</i>	(NOT: <i>i-deal</i>)
<i>lucky</i>	(NOT: <i>luck-y</i>)

B. Whenever possible, avoid dividing a word when there are less than three characters of the syllable to carry over to the next line. Make such divisions only between syllables in accordance with standard practice.

<i>ad-mit</i>	<i>do-ing</i>
<i>de-ter</i>	<i>re-new</i>

C. Do not make divisions that may cause misreadings.

<i>sour-ces</i>	<i>on-ions</i>
<i>an-gel</i>	<i>colo-nel</i>

15-2. PREFERRED PRACTICES

It is acceptable to hyphenate a word at any syllable break illustrated in the dictionary. However, it is better to divide at the point providing the most intelligible grouping of syllables. The following rules indicate preferred practices whenever there is sufficient space.

- A. Divide a solid compound word between the elements of the compound.

eye-witness
time-saving
photo-copy
socio-economic

- B. Divide a hyphenated compound word at the hyphen.

self-confidence
father-in-law
cross-reference
senator-elect

- C. Divide a word after a prefix (rather than within the prefix).

intro-duce

NOTE: The word *extraordinary* should be divided after *ex-*, *extraor-*, or *extraordi-*, not after *extra-*.

- D. Divide a word before a suffix (rather than within the suffix).

appli-cable (**NOT:** *applica-ble*)
comprehen-sible (**NOT:** *comprehensi-ble*)

E. When a word has both a prefix and a suffix, divide the word to group the syllables more intelligibly.

replace-ment (**NOT:** *re-placement*)

F. The same principle in 15-2.E., above, applies when a word contains a suffix added on to a suffix. Choose the division point that produces the better grouping.

helpless-ness (**NOT:** *help-lessness*)

G. Divide after a prefix or before a suffix (not within the root word), whenever possible.

over-active (**NOT:** *overac-tive*)
success-ful (**NOT:** *suc-cessful*)

H. When two separate vowel sounds come together in a single word, hyphenate between the vowels.

recre-ation *continu-ous*
medi-ation *pre-emin-ent*

NOTE: Do not divide between two vowels when they are used together to represent one sound.

guess-ing *pro-nounce*
ap-point *mis-quoted*

I. When necessary, an extremely long number can be divided after a comma; for example, 24,358, 693,000. Leave at least four digits on the line above and at least six digits on the line below, but always divide after a comma.

J. Try not to end more than two consecutive lines in hyphens.

K. Try not to divide at the end of the first line or at the end of the last full line in a paragraph.

L. Do not divide the last word on a page.

**15-3. SEPARATION
WITHIN WORD
GROUPS**

A. Do not separate word groups that need to be read together; for example, page and number, month and day, month and year, title and surname, surname and abbreviation (or number), number and abbreviation, or number and unit of measure.

<i>page 203</i>	<i>Adam Hagerty, Jr.</i>
<i>April 29</i>	<i>Paula Schein, J.D.</i>
<i>September 1997</i>	<i>10:30 a.m.</i>
<i>Mrs. Connolly</i>	<i>465 miles</i>

B. When necessary, longer word groups may be separated as follows:

1. *Dates* may be separated between the day and year.
2. *Street addresses* may be separated between the name of the *street* or *avenue*. If the street name consists of two or more words the separation may come between words in the street name.

APPROPRIATE
<i>1024 Westervelt Boulevard</i>
<i>617 North Fullerton Street</i>

NOT APPROPRIATE
<i>1024 Westervelt Boulevard</i>
<i>617 North Fullerton Street</i>

3. Names of places may be separated between the city and the state and between the state and the ZIP Code.
4. Names of persons may be separated between the full name (including middle initial if given) and surname.
5. Names preceded by long titles may be separated between the title and the name or between words in the title.
6. A numbered or lettered enumeration may be separated before any number or letter.
7. A sentence with a dash may be separated after the dash.

CHAPTER 16

BIAS-FREE LANGUAGE

16-1. GENERAL

Corporation policy prohibits discrimination based on race, color, religion, age (40 and above), national origin, sex (including sexual orientation), or mental or physical disability. In keeping with this policy, ensure that correspondence written on behalf of the Corporation is free of biased language. Writers and speakers should be constantly alert to changes in what is acceptable and the status of terms identifying disabilities. To ensure accuracy, contact the Office of Diversity and Economic Opportunity for guidance on proper terminology usage.

16-2. BASIC GUIDELINES

Use the basic guidelines below to assist with bias-free writing:

- A. Do not use words that unnecessarily identify a person's race, religion, physical status, social status, age, national origin, or gender.
- B. When appropriate, choose terms and designations that are neutral and acceptable about the group being discussed.
- C. Use words that do not unnecessarily distinguish male and female.
- D. When necessary use *he or she* or *his or her* when referring to both males and females.
- E. Use gender-neutral terms or words. Avoid demeaning or condescending gender terms for either females or males.

16-3. SENSITIVITY AWARENESS

When drafting correspondence for the Corporation, the writer should ensure that words are not used that unnecessarily identify a person's race, color, religion, age, national origin, or mental or physical disability. For example, do not include references indicating that a person is Asian, a Buddhist, blind, or nearly 60.

These categorizations are irrelevant and may be insulting to the person. Additionally, write documents that do not emphasize the negative features of a disability. Some examples are:

APPROPRIATE	NOT APPROPRIATE
<i>mental disability</i>	<i>mentally defective</i>
<i>hearing impaired</i>	<i>deaf</i>
<i>speech impediment</i>	<i>speech problem</i>
<i>physical disability</i>	<i>handicapped person</i>

**16-4. GENDER-
NEUTRAL
LANGUAGE**

Do not use words that unnecessarily distinguish between male and female.

A. When the gender of the individual to whom you are writing is unknown, use the title or the name without a title. For example:

Dear Personnel Manager:
or
Dear G. L. Brown:

B. Use both the male and female pronouns.

Each employee should take his or her report.

C. Where singular personal pronouns must be used, use he and she or his and her.

D. Make the sentence plural.

All employees should take their coats.

E. Use the plural pronoun their (or they or theirs).

Note: This last option is fine for informal or colloquial speech, but many editors and writers would object to the use of the plural pronouns to refer back to the singular everyone and someone

Each employee should take their coat.
Someone left their report.

CHAPTER 17

STYLE AND TONE

Style and tone are often used interchangeably. However, they differ in that style is the cause and tone is the effect.

17-1. GENERAL STYLE

A document's style is determined by the choices made by the writer when composing a document. These choices include the type of document, words chosen, structure and length of sentences, length and type of paragraphs, document organization, use of emphatic devices (headings, lists, white space), use of visuals, paper, and typeface and type size.

Style is often categorized as being either **formal** or **informal**. These distinctions typically depend on the type of document being written, the intended reader and the writer's relationship to the reader, the document's purpose, and the message being conveyed.

Formal documents are usually written to convey information objectively to readers who may not know the author or to convey negative or unpleasant information.

Informal documents are generally written to people that the writer knows or feels comfortable with through employment in the same organization. The tone is generally relaxed, informative, and helpful.

17-2. WORD CHOICE AND STYLE

When drafting correspondence, keep in mind that each word you choose helps establish the style of your writing. Within a few lines, you will make dozens of choices, which combine to establish the style (and resulting tone) of the document.

17-3. SENTENCE STYLE

Sentence structure and length including grammatical structure, the sequence of ideas, and various repeated word patterns--all contribute to the style of a sentence.

The following versions of the same basic sentence say much the same thing, but the structure creates different tones.

We considered how best to present the conflicting data and our interpretations of these conflicts.

How to present the conflicting data, as well as our interpretations of these conflicts, was under consideration.

Because of conflicting data and differing interpretations, we were considering different presentation strategies.

**17-4 OTHER
STYLISTIC
CHOICES**

Words and sentences are not the only features that convey a document's style. A document with generous margins and lots of open space gives the appearance that the writing is open and inviting, and easier to read. Other features that may influence a reader's perception of a document include:

The typeface used for the text;

The type of paper--both weight and texture;

The number and quality of the visuals;

The care with which the proofreading and editing has been done;

The professionalism of the binding and the quality of the printing; and

The presence or absence of color.

17-5. GENERAL TONE

Tone refers to the impression received by the reader about the writer and the subject of the document. The tone of a letter may influence how the reader receives, understands, and responds to a message. The tone used in written correspondence should be geared to a specific audience, for a specific purpose. Once a tone

is adopted, use it consistently. Abrupt shifts in tone will confuse the reader. Tone may be characterized as:

<i>abrasive</i>	<i>polite</i>	<i>assertive</i>
<i>sincere</i>	<i>blunt</i>	<i>bureaucratic</i>
<i>informative</i>	<i>objective</i>	<i>condescending</i>

Generally the tone of a business document should be as follows:

<i>courteous</i>	<i>informative</i>	<i>forthright</i>
<i>personal</i>	<i>friendly</i>	<i>polite</i>
<i>helpful</i>	<i>sincere</i>	<i>informal</i>

If negative information must be conveyed, the document should be assertive, impersonal, formal, and objective.

CHAPTER 18

EDITING AND PROOFREADING

18-1. GENERAL

The widespread use of computers has greatly affected the way in which documents are prepared and produced. Many employees are now responsible for both composing and producing the final document, thus editing and proofreading have become fully integrated into the overall writing process.

Apply proofreading techniques to confirm that each draft accurately presents the material in the intended form. The following guidelines on editing and proofreading should help achieve a high quality document.

18-2. PROOFREADING PROCESS

Proofreading is the process of reviewing an electronic or written copy to confirm that it reproduces the original material in the intended form. If the copy deviates in any way from the original, it should be marked for correction. Once the corrections are made, re-read the copy again to ensure that everything is as it should appear.

18-3. WHAT TO LOOK FOR WHEN PROOFREADING

When proofreading a document, be especially watchful for the following types of mistakes:

A. Repeated words (or parts of words), especially at the end of one line and the beginning of the next. See example below:

Example of Mistakes

*What are the chances of **your**
your coming to see us some-
time this summer?*

*I have been awaiting some **indi-
cation indication** of a
willingness to compromise*

NOTE: A spell checker may highlight some of these mistakes, but do not assume that it will find all of them.

B. Substitutions and omissions, especially those that change the meaning.

Original Material	Erroneous Copy
I hereby agree to pay you \$87.50 in full settlement of our claim.	I hereby agree to pay you \$8750 in full settlement of our claim.
The company needs a good turnaround strategy, but what that will be is still undetermined.	The company needs a good turnaround strategy, but what that will be is still undermined.
My son was ticketed yesterday for reckless driving.	My son was ticketed yesterday for wreckless driving.

NOTE: In B above, a word processing spell check will not detect any mistakes because no words are misspelled.

C. Errors in copying key data.

	Original Material	Erroneous Copy
NAMES	<i>Katharine Ann Jorgensen</i>	<i>Katharine Anne Jorgenson</i>
TITLES	<i>Ms. Margaret A. Kelley</i>	<i>Mrs. Margaret A. Kelly</i>
ADDRESSES	<i>1640 Vauxhall Road Union, NJ 07083</i>	<i>140 Vauxhall Road Union, NH 07803</i>
DATES	<i>October 13, 1996</i>	<i>October 31, 1997</i>
PHONE NOS.	<i>419-555-1551</i>	<i>418-555-1515</i>
AMOUNTS OF MONEY	<i>\$83,454,000.000</i>	<i>\$38,454,000</i>
DECIMALS	<i>sales fell 5.2 percent</i>	<i>sells fell 52 percent</i>
CLOCK TIME	<i>arrive at 4:15 p.m.</i>	<i>arrive at 4:51 p.m.</i>
PERIODS OF TIME	<i>boil for 2 minutes</i>	<i>boil for 20 minutes</i>

D. Transposition in letters, numbers, and words as well as other typographical errors.

Original Material	Erroneous Copy
<i>I'll buy two boats this May.</i>	<i>I'll buy tow boats this May.</i>
<i>A process of trial and error</i>	<i>a process of trail and error</i>

E. Errors in spacing and inconsistencies in formatting (for example, indenting some paragraphs but not others, leaving too little or too much space between words or after punctuation, improperly aligning lines).

Original Material	Erroneous Copy
<i>Dear Mrs. Neilson:</i>	<i>Dear Mrs. Nielson:</i>
<i>Thank you for your letter of April 24. Let me try to answer each of the questions you raised.</i>	<i>Thankyou for your letter of April 24. Let me try to answer each of the questions you raised.</i>
<i>First, we do not sell the Components separately; they only come packaged as a set.</i>	<i>First,we do no sell the components separately; they only come pack aged as a set.</i>

F. As a final step, check the appearance of the document. Is the document printed clearly? Are there any smudges or marks that need to be cleaned up? Does each page as a whole look attractive? Apply standards that are appropriate for the occasion. See Exhibit 18-1 for proofreading rules and common errors.

**18-4. EDITING AND
PROOFREADING
AT THE
COMPUTER**

It is important that the copy, which has been rewritten and edited on a computer, be carefully proofread. Try to catch and correct as many errors as possible when reviewing copy on the screen. Then give the hard copy a very careful reading as well. To maximize the benefits from a computer and minimize the drawbacks, follow these guidelines:

A. Be especially careful when reviewing your work. Because writers tend to be familiar with the ideas they are trying to express, they have a tendency to see what they intended to write, rather than what is actually written on the hard copy.

NOTE: If someone else will be editing your material and preparing the final document, you may be tempted to deliver the material (whether on disk or in some other electronic format) in first-draft form and expect the other person to resolve any problems that remain in your material. However, experience demonstrates that the most effective communication takes place when the writer takes full responsibility for the document, even though editorial and administrative assistance is provided.

B. If typing material from hard copy, first edit it carefully. If someone else wrote the copy, get the writer's help in resolving any questions about content and style that you do not feel equipped or authorized to resolve yourself before typing it. This reduces the likelihood of undetected errors in the final document.

C. If transcribing from recorded input, consider the first version as a draft that must be shown to the dictator for alteration or approval.

D. If receiving input in the form of electronic copy on a disk or via modem, give the person who originated the document a chance to review and revise the document before undertaking the final editing and proofreading.

E. Before printing the material, use the spell and grammar checker and make any corrections. Also, scan the material on the screen for any obvious mistakes and make changes.

NOTE: A spell and grammar checker is not infallible.

F. After the material is printed, examine it carefully for all errors as well as possible instances of inconsistency and incoherence.

Make the necessary corrections. Review the new material--first on the screen and then again on the final hard copy--to ensure that the corrections have been properly executed in the proper location. Also, ensure that no new errors have been introduced inadvertently.

18-5. PROOFREADERS' MARKS

Use the proofreaders' marks shown in Exhibit 18-2 to indicate the corrections that need to be made. Minor variations in the way these marks are formed are unimportant as long as the marks clearly indicate what corrections have to be made.

18-6. TYPES OF PROOFREADING

In the publishing world, there are several types of proofreading. The type used will depend on the material to be proofread and the level of accuracy desired.

Single proofreading (also called comparison proofreading, solo proofreading, or straight proofreading): The proofreader compares the dead copy (the old version) of a document against the live copy (the new version) and marks any deviations.

Editorial proofreading (also called non-comparison proofreading or dry reading): The proofreader reads through a single copy of a document and looks for errors. This type of proofreading is used when there is no dead copy; for example, when the editor has made changes directly to the electronic file rather than marking up a hard copy. Additionally, this proofreading would apply to documents created in electronic format and the preparer is also the writer.

Team proofreading (also called partner proofreading): Two proofreaders work together on the same document. One person holds the dead copy and reads it aloud while the other person follows along on the live copy and marks any deviations from the dead copy.

Double proofreading: This is the least common type of proofreading and is used only when an extremely high level of proofing is required. Two proofreaders proofread separate, identical copies of the same document. Their marks merge into one copy before the document is revised.

EXHIBIT 18-1

The Five Most Common Proofreading Errors

1. Incorrect pagination.
2. Table of contents that do not match the text.
3. Incorrectly numbered graphics or tables.
4. A typo in a heading.
5. A typo on the cover or the title page.

Basic Rules for Proofreading

1. Use consistent proofreading symbols to indicate changes or corrections to text.
2. Use marginal marks to indicate corrections made within lines.
3. Use different colors of ink to indicate different proofreaders.
4. Keep a list of editorial or proofreading decisions so you can be consistent and summarize for the writer changes you routinely make.

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PROOFREADERS' MARKS

EXHIBIT 18-2

The following proofreaders' marks have been taken from the Government Printing Office Style Manual.

3	Insert period	<i>rom.</i>	Roman type
Λ	Insert comma	<i>caps.</i>	Caps-used in margin
:	Insert colon	≡	Caps-used in text
;	Insert semicolon	<i>c + sc</i>	Caps & small caps-used in margin
?	Insert question mark	≡≡	Caps & small caps-used in text
!	Insert exclamation mark	<i>l. c.</i>	Lowercase-used in margin
=/	Insert hyphen	/	Used in text to show deletion or substitution
∇	Insert apostrophe	ⓧ	Delete
“”	Insert quotation marks	ⓧ	Delete and close up
$\frac{1}{N}$	Insert 1-en dash	<i>w. f.</i>	Wrong font
$\frac{1}{M}$	Insert 1-em dash	○	Close up
#	Insert space	♣	Move right
<i>ld</i> >	Insert () points of space	/	Move left
<i>shll</i>	Insert shilling	≤	Move up
√	Superior	'	Move down
^	Inferior	2	Align vertically
(/)	Parentheses	=	Align horizontally
[/]	Brackets	♣/	Center horizontally
~	Indent 1 em	↵	Center vertically
~	Indent 2 em	<i>eq. #</i>	Equalize space-used in margin
¶	Paragraph	444	Equalize space-used in text
<i>no</i> ¶	No Paragraph	Let it stand-used in text
<i>tr</i>	Transpose 1-used in margin	<i>stet</i>	Let it stand-used in margin
~	Transpose 2-used in margin		Letter(s) not clear
<i>sp</i>	Spell Out	<i>run over</i>	Carry over to next line
<i>ital</i>	Italic-used in margin	<i>run back</i>	Carry back to preceding line
—	Italic-used in text	<i>Out, see copy</i>	Something omitted-see copy
b. f.	Boldface-used in margin	ⓧ / ?	Question to author to delete
~~~~~	Boldface-used in text	^	Caret-General indicator used to mark position of error
<i>s. c.</i>	Small caps-used in margin		
≡≡	Small caps-used in text		

## **CHAPTER 19**

### **HELPFUL HINTS**

#### **19-1. GENERAL**

This chapter offers some helpful hints and rules for writing correspondence. Organization is the key writing principle. How you organize information depends on your readers. For example, you might organize the same information differently for different readers depending on their needs and your purpose in writing to them. As you organize a document, always consider what information your reader needs from you. The rules listed below suggest how to accomplish this task.

#### **19-2. ORGANIZATION RULES**

1. Organize information according to the reader's need.
2. Group similar ideas.
3. Place the most important ideas first.
4. If possible, keep comments brief.
5. List items in descending order of importance.
6. Arrange items in the same order in which they are introduced.

#### **19-3. DRAFT PREPARATION CHECK LIST**

##### **A. The Message**

1. What are you writing about?
2. Why are you writing? (To inform someone? To persuade someone to do or not to do something? To interpret the significance of some event?)
3. What do you know about the subject?
4. How well do you understand the subject?
5. What information will you need from other sources?

6. Do you have facts to support your ideas?
7. Are there examples you can use to explain ideas?

**B. The Readers**

1. Who are they?
2. What are their backgrounds?
3. How much do they know about the subject?
4. How will they use the information?
5. Are they likely to be receptive to your ideas?

**C. The Analysis**

1. What are you writing?
2. Will tables, charts, or pictures be helpful?
3. Is the punctuation accurate?

**19-4. DRAFT REVIEW  
CHECK LIST**

**A. The Message**

1. Is the subject stated clearly?
2. Do the paragraphs have a logical flow?
3. Are the facts correct?
4. Have you included enough data?
5. Have you included too much data?

**B. The Readers**

1. Are there words or expressions that can be misinterpreted?
2. Have you accentuated the positive?
3. Is the tone polite and courteous?

**C. The Analysis**

1. Is the writing concise?
2. Are main ideas emphasized?
3. Is the punctuation accurate?

## APPENDIX A

### SUBPARAGRAPHS

1. When it is necessary to break a paragraph into subparagraphs, they may be numbered and lettered as shown below:
  - a. Block subparagraphs. Type run-over lines flush with the first words of the subparagraphs. Subparagraphs are single-spaced with double spaces between them.
    - (1) When a paragraph is subdivided, it must have at least two subdivisions.
      - (a) When paragraphs are subdivided, numbered, and lettered, they are designated as follows: 1., a., (1), (a), and (i).
      - (b) Each progressive subdivision of a paragraph is indented an additional five spaces.
      - (c) When a paragraph is cited, the reference letters and numbers are written without spaces, for example: "subparagraph 3.a.(1) (c) (i)."
    - (2) A paragraph begins near the end of a page only if there is space for two or more lines on that page. A paragraph is continued on the following page only if two or more lines can be carried over to that page.
  - b. Title or captions are used in lengthy communication to increase ease of reference and reading.
2. The arrangement described above may be varied to meet special requirements, such as those for legal documents.
3. If more than four subdivisions are required, begin with Roman numeral "I." The second subdivision shall be the letter "A." The third subdivision shall begin as shown in paragraph 1, above, and continue using the subdivisions of the outline format.

## APPENDIX B

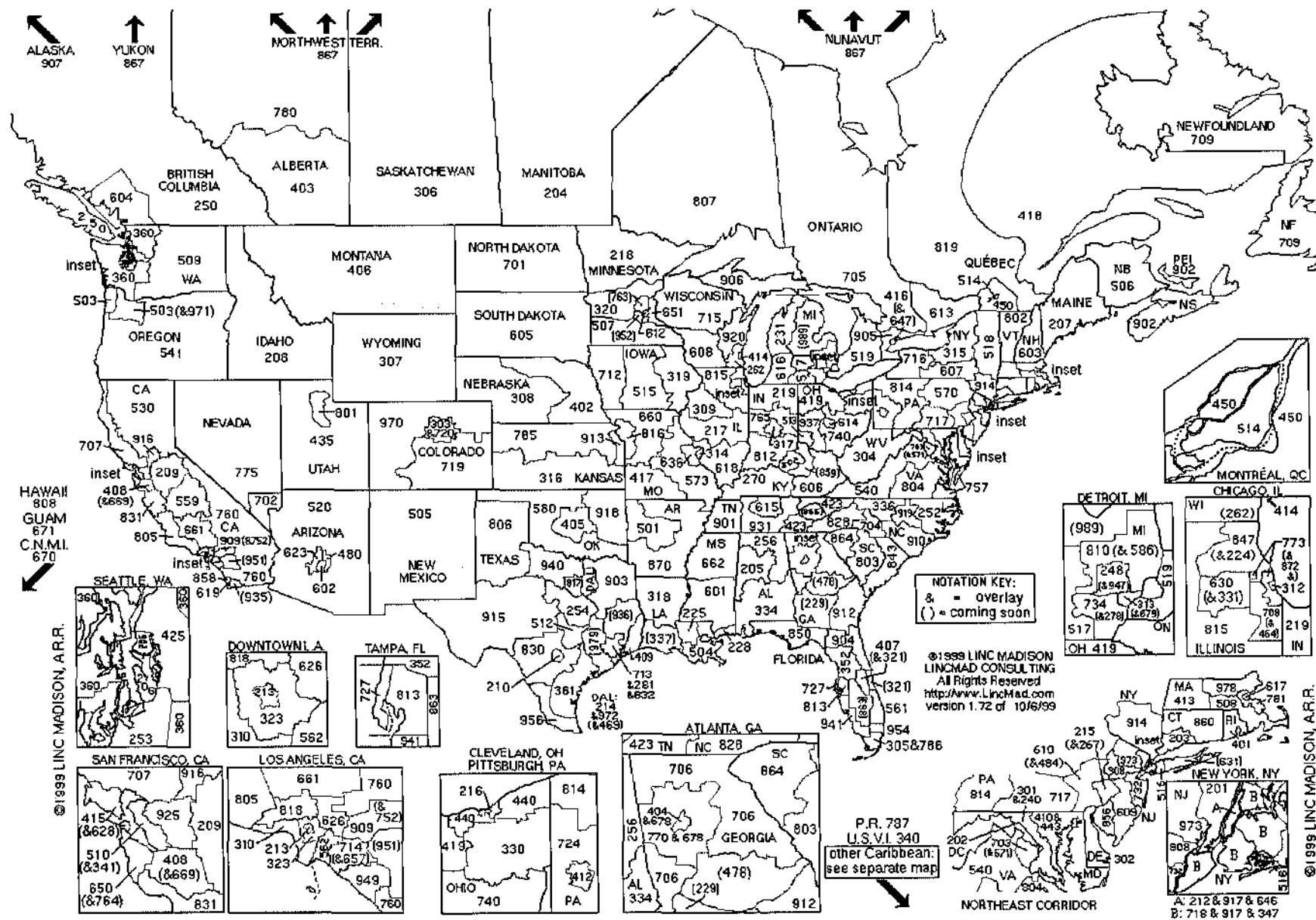
## GEOGRAPHICAL ABBREVIATIONS

Listed below are the preferred abbreviations for the names of states, territories, and possessions of the United States. The first column of each set is the abbreviation to be used in text; the second column is the two-letter abbreviation designed by the U.S. Postal Service for addressing envelopes (also to be used on inside addresses for window envelopes):

Ala.	AL	Kans.	KS	Ohio	OH
Alaska	AK	Ky.	KY	Okla.	OK
Amer. Samoa	AS	La.	LA	Oreg.	OR
Ariz.	AZ	Maine	ME	Pa.	PA
Ark.	AR	Md.	MD	P.R.	PR
Calif.	CA	Mass.	MA	R.I.	RI
C.Z.*	CZ	Mich.	MI	S.C.	SC
Colo.	CO	Minn.	MN	S. Dak.	SD
Conn.	CT	Miss.	MS	Tenn.	TN
Del.	DE	Mo.	MO	Tex.	TX
D.C.	DC	Mont.	MT	Utah	UT
Fla.	FL	Nebr.	NE	Vt.	VT
Ga.	GA	Nev.	NV	Va.	VA
Guam	GU	N.H.	NH	V.I.	VI
Hawaii	HI	N.J.	NJ	Wash.	WA
Idaho	ID	N. Mex.	NM	W. Va.	WV
Ill.	IL	N.Y.	NY	Wis.	WI
Ind.	IN	N.C.	NC	Wyo.	WY
Iowa	IA	N. Dak	ND		

* Canal Zone

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**APPENDIX E****REFERENCE OF FDIC CIRCULARS**

Procedures for Processing Freedom of Information Act Requests	1023.1
The Privacy Act of 1974	1031.1
FDIC Records Retention and Disposition Schedule	1210.1
Official Records and Personal Papers	1210.11
Preservation of Facsimile Transmissions as Corporation Records	1210.12
FDIC Records Management Program	1210.18
Congressional Contacts and Correspondence	1211.2
Use of Electronic Communications	1370.3
Use of Voice Telecommunications Services	3100.2
Outgoing Certified Mail	3130.2
FDIC Mail Pouch System	3130.4
Mailing of Express Mail via Airborne Express	3130.5
FDIC Courier Services	3130.6
Use of Business Reply Mail	3130.10
Official Mail	3130.11
Procedures for Addressing Mail	3130.12



**APPENDIX F****CORRESPONDENCE LIAISONS*****DIVISION/OFFICE******LIAISON******EXTENSION*****CHAIRMAN**

X87190

**DEPUTY CHAIRMAN**

X87190

**DOF/CFO**

X67464

**OICM**

X63129

**DOA**

X23303

**DCA**

X23082

**LEGAL**

X83966

**OIG**

X64255

**DRR**

X87357

**DIRM**

X65151

**OCC**

X86799

**DOI**

X83922

**DRS**

X87146

**DOS**

X87237

**ODEO**

X67521

**OES**

X83828

**OLA**

X83969

**OO**

X23828

**OPD**

X83523

(b)(6)

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Sabin, William A. The Gregg Reference Manual. Eighth Edition. New York, Columbus, Mission Hills, and Peoria: Glencoe (McGraw-Hill), 1997.

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