



Federal Deposit Insurance Corporation

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

Legal Division

September 5, 2024

Josh Shear
History Associates Incorporated
7361 Calhoun Place
Suite 310
Rockville, Maryland 20855

RE: FDIC FOIA Log Number 2023-FDIC-FOIA-00395

Dear Mr. Shear:

This is in response to your March 31, 2023 Freedom of Information Act (FOIA) request for:

1. All documents and communications, both written and electronic, exchanged between members of the FDIC Board of Directors and/or FDIC staff members, including, but not limited to staff of the Division of Administration, Division of Complex Institution Supervision and Resolution, Division of Depositor and Consumer Protection, Division of Finance, Division of Information Technology, Division of Insurance and Research, Division of Resolutions and Receiverships, Division of Risk Management Supervision, the Legal Division, Office of Communications, Office of Legislative Affairs, Office of Risk Management and Internal Controls, and Office of Inspector General, and staff of the following federal and state agencies:
 - a. U.S. Department of the Treasury
 - b. Office of the Comptroller of the Currency
 - c. Securities and Exchange Commission
 - d. United States Federal Reserve System
 - e. National Economic Council
 - f. U.S. Department of Justice Office of the Attorney General
 - g. New York State Department of Financial Services
 - h. California Department of Financial Protection and Innovation
2. That refers, relates, or discusses the February 23, 2023, joint statement of the Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation ("FDIC"), and the Office of the Comptroller of the Currency, entitled "Joint Statement on Liquidity Risks to Banking Organizations Resulting from Crypto-Asset Market Vulnerabilities," and available at the following link: <https://www.fdic.gov/news/press-releases/2023/pr23010a.pdf>,
3. And was sent between the publication of the joint statement on February 23, 2023, and the date you process this request.

Our records search is complete. Some of the records that we located are being released to you in part and some additional records are being referred to other agencies for their direct response to you.¹

The records that are being released consist of 28 pages and can be accessed through the link in the cover email for this response. They were found to be responsive to your request and are being withheld in part. The information withheld is exempt from disclosure under FOIA Exemptions 5, 7(E), and 8, 5 U.S.C. § 552(b)(5), (b)(7)(E), and (b)(8).²

We have determined that the information should be withheld because it is reasonably foreseeable that disclosure would harm an interest protected by an exemption described in subsection (b) of the FOIA, 5 U.S.C. § 552(b).

This completes the processing of your request.

You may contact me at acolgrove@fdic.gov or our FOIA Public Liaison at FOIAPublicLiaison@fdic.gov or by telephone at (703) 562-6040 for any further assistance and to discuss any aspect of your request.

You also 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 this response 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,

¹ Records that were not created by the FDIC need to be referred to the appropriate agency for review prior to a release determination. Records, consisting of 14 pages, were referred to the Federal Reserve Board (FRB) and records, consisting of 24 pages, were referred to the Department of Treasury (DOT). If you would like to check on the status of these referrals, please contact the FRB FOIA Service Center at (202) 452-3684 or the DOT Director, FOIA & Transparency, at (202) 622-0930.

² Exemption 5 permits the withholding of inter-agency or intra-agency memorandums or letters which would not be available by law to a party other than an agency in litigation with the agency (i.e., information protected by the deliberative process privilege). Exemption 7 requires the withholding of records or information compiled for law enforcement purposes to the extent that the production of such law enforcement records or information (E) would disclose techniques and procedures for law enforcement investigations or prosecutions, or would disclose guidelines for law enforcement investigations or prosecutions if such disclosure could reasonably be expected to risk circumvention of the law. Specifically, some of the responsive records contain teleconference call information. Disclosure of this information could facilitate unauthorized access into internal FDIC systems. Exemption 8 permits the withholding of information contained in, or related to, the examination, operating, or condition reports prepared by, on behalf of, or for the use of the FDIC in its regulation or supervision of financial institutions.

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,

Alisa Colgrove
Government Information Specialist
FOIA/Privacy Act Group

b5,b8

b5,b8

From: Muraywid, Sumaya A. [/O=EXCHANGELABS/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=287F9E7BF7E04076B38E68889B55DC57-SUMAYA MURA]
Sent: 3/1/2023 2:08:04 AM
To: Kavita Jain [kavita.jain@frb.gov]; Vice, Charles A [CVice@NCUA.GOV]; Miller, Rae-Ann [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=93efe53cf1e844d7ab16645a627fc942-Rae-Ann Mil]; Bazan, Miriam [Miriam.Bazan@occ.treas.gov]
CC: Bouvier, Christine M. [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=1635bf9443d84874868ac28351b86cc5-Christine M]; Basnett, Heather L. [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=9ba5db5d2da74b6baf374334ca88e6cd-Heather L.]
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)
Attachments: FFIEC Accounting - Crypto related kj sm kjbio rmbio.pptx

b5

From: Muraywid, Sumaya A.
Sent: Thursday, February 16, 2023 9:59 AM
To: Kavita Jain <kavita.jain@frb.gov>; Vice, Charles A <CVice@NCUA.GOV>; Miller, Rae-Ann <RMiller@FDIC.gov>; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>
Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

b5

From: Muraywid, Sumaya A.
Sent: Wednesday, February 15, 2023 6:33 PM
To: Kavita Jain <kavita.jain@frb.gov>; Vice, Charles A <CVice@NCUA.GOV>; Miller, Rae-Ann <RMiller@FDIC.gov>; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>
Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

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From: Kavita Jain <kavita.jain@frb.gov>

Sent: Wednesday, February 15, 2023 6:28 PM

To: Vice, Charles A <CVice@NCUA.GOV>; Muraywid, Sumaya A. <SMuraywid@FDIC.gov>; Miller, Rae-Ann <RMiller@FDIC.gov>; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>

Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>

Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

This message was sent securely using Zix®

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b5

From: Vice, Charles A <CVice@NCUA.GOV>

Sent: Wednesday, February 15, 2023 9:11 AM

To: Muraywid, Sumaya A. <SMuraywid@FDIC.gov>; rmiller <rmiller@fdic.gov>; Kavita Jain <kavita.jain@frb.gov>; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>

Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>

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Sumaya,

Thank you for preparing this document. Looks like my input will be on topics 1 and 5. I am completely flexible regarding order of presentation/discussion.

Sincerely,



Charles A. Vice

Director of Financial Technology and Access

National Credit Union Administration

1775 Duke Street | Alexandria, VA 22314

Office: 703.548.2115

Cell: 703.615.2080

Email: cvice@ncua.gov

From: Muraywid, Sumaya A. <SMuraywid@FDIC.gov>

Sent: Tuesday, February 14, 2023 4:44 PM

To: Vice, Charles A <CVice@NCUA.GOV>; rmiller <rmiller@fdic.gov>; kavita.jain@frb.gov; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>

Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>

Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

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From: Vice, Charles A <CVice@NCUA.GOV>

Sent: Monday, February 13, 2023 4:38 PM

To: Miller, Rae-Ann <RMiller@FDIC.gov>; kavita.jain@frb.gov; Bazan, Miriam <Miriam.Bazan@occ.treas.gov>; Muraywid, Sumaya A. <SMuraywid@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>

Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>

Subject: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel

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Christine and Sumaya,

Attached is my PowerPoint for the upcoming FFIEC Accounting Conference.

Sincerely,



Charles A. Vice

Director of Financial Technology and Access

National Credit Union Administration

1775 Duke Street | Alexandria, VA 22314

Office: 703.548.2115

Cell: 703.615.2080

Email: cvice@ncua.gov

-----Original Appointment-----

From: Miller, Rae-Ann <RMiller@FDIC.gov>

Sent: Friday, February 10, 2023 12:56 PM

To: Miller, Rae-Ann; kavita.jain@frb.gov; Bazan, Miriam; Vice, Charles A; Muraywid, Sumaya A.; Basnett, Heather L.

Cc: Bouvier, Christine M.

Subject: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel

When: Monday, February 13, 2023 4:00 PM-5:00 PM (UTC-05:00) Indiana (East).

Where: Microsoft Teams Meeting

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Re: Discussion of panel content

b5

Microsoft Teams meeting

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

b7(E)

Or call in (audio only)

b7(E)

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From: Kavita Jain [kavita.jain@frb.gov]
Sent: 2/25/2023 7:50:03 PM
To: Muraywid, Sumaya A. [/o=ExchangeLabs/ou=Exchange Administrative Group (FYDIBOHF23SPDLT)/cn=Recipients/cn=287f9e7bf7e04076b38e68889b55dc57-Sumaya Mura]
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)
Attachments: FFIEC Accounting - Crypto related kj sm kjbio.pptx

b5

From: Muraywid, Sumaya A. <SMuraywid@FDIC.gov>
Sent: Friday, February 24, 2023 5:35 PM
To: Kavita Jain <kavita.jain@frb.gov>
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

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From: Kavita Jain <kavita.jain@frb.gov>
Sent: Friday, February 24, 2023 3:03 PM
To: Muraywid, Sumaya A. <SMuraywid@FDIC.gov>
Subject: RE: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

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From: Muraywid, Sumaya A. <SMuraywid@FDIC.gov>

Sent: Friday, February 24, 2023 10:02 AM

To: Kavita Jain <kavita.jain@frb.gov>

Subject: FW: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel (secure email)

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Cc: Bouvier, Christine M. <CBouvier@FDIC.gov>; Basnett, Heather L. <HBasnett@FDIC.gov>

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Subject: [EXTERNAL MESSAGE] RE: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel

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Christine and Sumaya,

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Sincerely,



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Cc: Bouvier, Christine M.

Subject: Planning session: FFIEC Conference, Crypto-Related Activities – Regulatory Perspective panel

When: Monday, February 13, 2023 4:00 PM-5:00 PM (UTC-05:00) Indiana (East).

Where: Microsoft Teams Meeting

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Re: Discussion of panel content

b5

Microsoft Teams meeting

Join on your computer, mobile app or room device

[Click here to join the meeting](#)

b7(E)

Or call in (audio only)

b7(E)

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