



FDIC Requests Information on Small-Dollar Lending

November 20th, 2018

On November 20, 2018, the Federal Deposit Insurance Corporation published a Request for Information in the *Federal Register* to invite public comment on the full spectrum of issues related to the role banks play in offering small-dollar credit. The FDIC is seeking comment on obstacles that banks encounter in offering small-dollar credit and steps that the FDIC can take to encourage banks to offer small-dollar credit products that are responsive to customers' needs and that are underwritten and structured prudently and responsibly.

Financial technology companies that partner with FDIC-supervised banks to lend to consumers may wish to consider submitting comments. The FDIC encourages comments from all interested members of the public, including but not limited to insured depository institutions, other financial institutions or companies, individual depositors and consumers, consumer groups, trade associations, and other members of the financial services industry.

Comments must be received by January 22, 2019.

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