

United States Depository Institutions and their regulators.

| | Chartering | Branching | | Mergers | | Insurance | Supervision |
|---------------------------------|------------|------------|--|---|--|------------------------------|-------------|
| | | Intrastate | Interstate | Intrastate | Interstate | | |
| National Banks | OCC | OCC | Prohibited by the McFadden Act 1927 until Riegle-Neal Interstate Act 1994 | If the result is a National Bank then OCC. If noninsured bank merges into National Bank then FDIC. | Prohibited by the McFadden Act 1927 until Riegle-Neal Interstate Act 1994 | FDIC | OCC |
| State Member Banks | State | Fed State | ~ | Fed State | ~ | FDIC | Fed State |
| State Non-Member Banks Insured | State | FDIC State | Prohibited by State McFadden not applicable | If the result is State non-member insured then FDIC. If non-insured merges into insured state non-member then FDIC. Otherwise, State. | FDIC State | FDIC | FDIC State |
| State Banks Non-Insured | State | State | Prohibited by State McFadden not applicable | State | State | None or State Insurance Fund | State |
| National Insured Savings Assoc. | OTS | OTS | Prohibited unless they qualify as domestic Building and Loan Assoc. then OTS | OTS | Prior to merging, must qualify as Building and Loan Assoc. If the result is insured then OTS If noninsured merges into insured then FDIC | FDIC | OTS |
| State Insured Savings Assoc. | State | OTS State | OTS State | OTS State | If the resulting is insured then OTS If noninsured merges into insured then FDIC State | FDIC | OTS |

| | Chartering | Branching | | Mergers | | Insurance | Supervision |
|---|------------|----------------------|----------------------|----------------|---|--|----------------|
| State Non-Insured Savings Assoc. | State | State | State | State | State | None or State Insurance Fund | State |
| National Credit Union | NCUA | Do not need approval | Do not need approval | NCUA | NCUA | Credit Union Share administered by NCUA | NCUA |
| State Credit Union | State | State | State | NCUA State | NCUA State | Credit Union Share or State Insurance Fund | State |
| Bank Holding Companies | Fed State | Fed State | Fed State | Fed State | Fed State | N/A | Fed |
| Savings Holding Companies | OTS State | OTS State | OTS State | OTS State | OTS State | N/A | OTS |
| U.S. Branches of foreign Banks/Agencies, Federal Branches | OCC | OCC FDIC | OCC Fed | OCC Fed | Acquisitions are subject to the Bank Holding Company Act 1956 State | FDIC | FDIC State Fed |
| U.S. Branches of foreign Banks/Agencies, State Branches | State | State FDIC | State Fed | FDIC Fed State | Acquisitions are subject to the Bank Holding Company Act 1956 State | FDIC | FDIC State Fed |

Source: Saunders Appendix and Public Information Department Federal Reserve Bank of New York.

- ~ : Same as the above cell
- OCC : Office of the Comptroller of the Currency
- State : State Authority
- Fed : Federal Reserve System
- FDIC : Federal Deposit Insurance Corporation
- OTS : Office of Thrift Supervision
- NCAU : National Credit Union Administration