

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