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Banker Resource Center

Mutual Institutions

Last Updated: April 28, 2021

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2021 Joint Mutual Forum

[Agenda](#)

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Tell Us How We Are Doing

The FDIC welcomes any [comments or suggestions](#) you may have regarding our Mutual Institutions website.

Mutual savings banks in the United States date back to 1816. Originally these institutions were organized to help the working classes because most commercial bankers at the time primarily served retail and commercial business. Mutual saving banks provided a safe place where the small saver could deposit money and earn interest. Today, mutual institutions continue the tradition of operating for the benefit of their depositors, borrowers, and surrounding communities.

FDIC recognizes the important role that community banks, including mutual institutions, play in the financial system and in the U.S. economy by providing traditional banking services to their communities. The FDIC is committed to providing guidance and directors' college program videos on various topics important to community banks. The guidance and videos are available at the [Directors' Resource Center](#).

Mutual Institutions and Stock Institutions Owned by Mutual Holding Companies

[Mutual Institutions - 2021 \(Excel Help\)](#)

As noted throughout this website, the FDIC offers a variety of resources and activities for mutual institutions. Please review these resources and feel free to provide [comments or suggestions](#).

FDIC Resources/Programs



Are My Deposits Insured?



Assessment Calculator



Director's Resou

