



# Inside the FDIC: Thirty Years of Bank Failures, Bailouts, and Regulatory Battles

*John F. Bovenzi*

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**Inside the FDIC: Thirty Years of Bank Failures, Bailouts, and Regulatory Battles** John F. Bovenzi  
**Witness how the FDIC manages your money during financial crises**

*Inside the FDIC* tells the real stories behind bank failures and financial crises to provide a direct account of the Federal Deposit Insurance Corporation and other bank regulators. Author John Bovenzi served in senior level positions within the FDIC for over twenty years, including a decade as the Deputy to the Chairman and Chief Operating Officer. This book describes what he witnessed as the person in charge of day-to-day operations, as a nearly invisible agency grew to become a major, highly independent force impacting US financial markets.

Readers will learn how the FDIC and other bank regulators use the power of the federal government, spend other people's money, and approach decision-making.

This book takes readers inside the FDIC to showcase:

- The FDIC's emergence as a major market influence
- How ten FDIC chairmen helped shape the US financial regulatory system
- Internal conflicts between the FDIC and other bank regulatory agencies
- Pressures and challenges presented by financial crises

Since the early 1980s, over 3,400 banks have failed. These failures weren't steady, regular, and easily predictable events; periods of tranquility were followed by turmoil, booms led to busts, and peaceful complacency often turned to sudden devastation. *Inside the FDIC* chronicles it all, from the perspective of a first hand witness inside the agency responsible for calming the storm.

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