

1. Person Completing the Survey?

		Response Percent	Response Count
Name (optional)		96.8%	92
Name of Entity (optional)		97.9%	93
		answered question	95
		skipped question	22

2. The regional office that directly supervises your institution?

		Response Percent	Response Count
Dallas		33.3%	39
Houston		22.2%	26
Lubbock		19.7%	23
San Antonio		24.8%	29
		answered question	117
		skipped question	0

3. Did you receive a call or visit from the regional director of your region within the last 12 months in reference to the Department's offsite call monitoring program? If no, skip to question #6

		Response Percent	Response Count
Yes		59.8%	70
No		40.2%	47
answered question			117
skipped question			0

4. I appreciate the opportunity to discuss matters of interest in a non-exam setting.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	69.4% (50)	29.2% (21)	0.0% (0)	1.4% (1)	0.0% (0)	1.33	72
answered question							72
skipped question							45

5. How could the program be improved?

	Response Count
	21
answered question	21
skipped question	96

6. Material changes to the Department's rules, policies and procedures are communicated to us in a timely fashion.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	33.3% (39)	62.4% (73)	1.7% (2)	0.0% (0)	2.6% (3)	1.76	117
	answered question						117
	skipped question						0

7. Regional office staff is generally accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	63.2% (74)	35.9% (42)	0.0% (0)	0.0% (0)	0.9% (1)	1.39	117
	answered question						117
	skipped question						0

8. Headquarters staff is generally accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	50.4% (59)	42.7% (50)	0.0% (0)	0.0% (0)	6.8% (8)	1.70	117
	answered question						117
	skipped question						0

9. Regional office staff provide timely and accurate feedback/answers.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	57.3% (67)	40.2% (47)	0.0% (0)	0.0% (0)	2.6% (3)	1.50	117
	answered question						117
	skipped question						0

10. Headquarters office staff provide timely and accurate feedback/answers.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	48.7% (57)	41.9% (49)	0.0% (0)	0.0% (0)	9.4% (11)	1.79	117
	answered question						117
	skipped question						0

11. Correspondence within the Department regarding routine business matters is handled in a prompt and effective manner.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	43.6% (51)	51.3% (60)	0.0% (0)	0.0% (0)	5.1% (6)	1.72	117
	answered question						117
	skipped question						0

12. Do you use the Department's secure email system?

	Yes	No	Rating Average	Rating Count
	61.5% (72)	38.5% (45)	1.38	117
		answered question		117
		skipped question		0

13. What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?

	Response Count
	48
	answered question 48
	skipped question 69

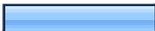
14. What issues should be addressed by the Department to reduce or minimize regulatory burden?

	Response Count
	57
	answered question 57
	skipped question 60

15. Other suggestions or comments regarding communication and correspondence.

	Response Count
	36
answered question	36
skipped question	81

16. Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section

		Response Percent	Response Count
Yes		22.4%	26
No		77.6%	90
	answered question		116
	skipped question		1

17. The Corporate Division is generally accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	40.5% (17)	40.5% (17)	0.0% (0)	0.0% (0)	19.0% (8)	2.17	42
	answered question						42
	skipped question						75

18. Responses are generally timely.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	40.5% (17)	40.5% (17)	0.0% (0)	0.0% (0)	19.0% (8)	2.17	42
	answered question						42
	skipped question						75

19. The content and substance of responses are appropriate.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	40.5% (17)	38.1% (16)	0.0% (0)	0.0% (0)	21.4% (9)	2.24	42
	answered question						42
	skipped question						75

20. The Corporate staff handles my affairs professionally.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	42.9% (18)	38.1% (16)	0.0% (0)	0.0% (0)	19.0% (8)	2.14	42
	answered question						42
	skipped question						75

21. The process of handling requests is efficient.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	42.5% (17)	40.0% (16)	0.0% (0)	0.0% (0)	17.5% (7)	2.10	40
	answered question						40
	skipped question						77

22. Requests for information are reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	39.0% (16)	36.6% (15)	0.0% (0)	0.0% (0)	24.4% (10)	2.34	41
	answered question						41
	skipped question						76

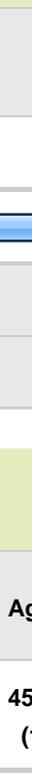
23. The Department's web site for corporate application forms and related information is informative and easy to use.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	31.0% (13)	33.3% (14)	0.0% (0)	0.0% (0)	35.7% (15)	2.76	42
	answered question						42
	skipped question						75

24. Other suggestions or comments regarding the corporate division.

	Response Count
	8
answered question	8
skipped question	109

25. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section

		Response Percent	Response Count
Yes		9.6%	11
No		90.4%	104
	answered question		115
	skipped question		2

26. The Legal Division is accessible.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.3% (2)	45.8% (11)	0.0% (0)	0.0% (0)	45.8% (11)	3.29	24
	answered question						24
	skipped question						93

27. Responses are generally timely.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.3% (2)	45.8% (11)	0.0% (0)	0.0% (0)	45.8% (11)	3.29	24
	answered question						24
	skipped question						93

28. The content and substance of responses are appropriate.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.3% (2)	45.8% (11)	0.0% (0)	0.0% (0)	45.8% (11)	3.29	24
	answered question						24
	skipped question						93

29. The Legal staff handles my affairs professionally.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.3% (2)	45.8% (11)	0.0% (0)	0.0% (0)	45.8% (11)	3.29	24
	answered question						24
	skipped question						93

30. The process of handling requests is efficient.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.7% (2)	43.5% (10)	0.0% (0)	0.0% (0)	47.8% (11)	3.35	23
	answered question						23
	skipped question						94

31. Requests for information are reasonable.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.3% (2)	45.8% (11)	0.0% (0)	0.0% (0)	45.8% (11)	3.29	24
	answered question						24
	skipped question						93

32. The Department's web site for legal statutes, rules, and legal opinions is informative and easy to use.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	8.0% (2)	48.0% (12)	4.0% (1)	0.0% (0)	40.0% (10)	3.16	25
	answered question						25
	skipped question						92

33. Other suggestions or comments regarding the legal division.

	Response Count
	5
answered question	5
skipped question	112

34. Overall, Department personnel are responding satisfactorily to my needs.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	54.1% (60)	45.0% (50)	0.9% (1)	0.0% (0)	0.0% (0)	1.47	111
answered question							111
skipped question							6

35. Overall, my institution's communication with the Department is generally satisfactory.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	58.6% (65)	40.5% (45)	0.9% (1)	0.0% (0)	0.0% (0)	1.42	111
answered question							111
skipped question							6

36. The publications below provided by the Department are informative and meet our needs.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
Texas Bank Report	27.0% (30)	67.6% (75)	0.0% (0)	0.0% (0)	5.4% (6)	1.89	111
Corporate Activites Bulletin	23.4% (26)	63.1% (70)	0.0% (0)	0.0% (0)	13.5% (15)	2.17	111
Annual Report	25.2% (28)	67.6% (75)	0.0% (0)	0.0% (0)	7.2% (8)	1.96	111
answered question							111
skipped question							6

37. List any suggestions for improving agency publications.

	Response Count
	13
answered question	13
skipped question	104

38. I find the Department's web site easy to navigate.

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
	18.0% (20)	63.1% (70)	3.6% (4)	0.0% (0)	15.3% (17)	2.32	111
answered question							111
skipped question							6

39. I or my staff have visited the Department's website approximately XX times during the last 12 months.

	None	1 to 10	11 to 20	21 to 50	51+	Rating Average	Rating Count
	5.4% (6)	68.5% (76)	21.6% (24)	4.5% (5)	0.0% (0)	2.25	111
answered question							111
skipped question							6

40. What information is the most useful on the Department's web site?

	Response Count
	31
answered question	31
skipped question	86

41. What information is the least useful on the Department's web site?

	Response Count
	14
answered question	14
skipped question	103

42. What other type(s) of information would you like to see on the Department's web site?

	Response Count
	14
answered question	14
skipped question	103

43. Are there any areas (e.g., examination procedures, evaluation techniques, or statutory issues) that the Department needs to become better versed or knowledgeable about to better serve the banking/trust system in Texas?

	Response Count
	18
answered question	18
skipped question	99

44. Have you corresponded with the Department about a consumer complaint issue within the last 12 months? (If no, skip to the next section)

	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Rating Average	Rating Count
Requests for information were reasonable.	12.5% (2)	62.5% (10)	0.0% (0)	0.0% (0)	25.0% (4)	2.63	16
The issue was handled in a professional manner.	18.8% (3)	56.3% (9)	0.0% (0)	0.0% (0)	25.0% (4)	2.56	16
The Department's findings were based on a logical interpretation of applicable law.	25.0% (4)	43.8% (7)	0.0% (0)	0.0% (0)	31.3% (5)	2.69	16
The Department's suggestion for resolving the matter was reasonable.	18.8% (3)	50.0% (8)	0.0% (0)	0.0% (0)	31.3% (5)	2.75	16
answered question							16
skipped question							101

45. Other suggestions or comments regarding overall Department effectiveness.

	Response Count
	9
answered question	9
skipped question	108

46. Does your bank currently have a financial literacy program and/or COMET?

		Response Percent	Response Count
Yes		18.0%	20
No		82.0%	91
answered question			111
skipped question			6

47. If you answered yes to the question above, when was the program established and who is the contact person at your bank? Please provide us their name, phone number and email.

	Response Count
	20
answered question	20
skipped question	97

48. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.

	Response Count
	14
answered question	14
skipped question	103

49. Contact information, if you desire a call back.

		Response Percent	Response Count
Name:		100.0%	4
Bank:		100.0%	4
City:		100.0%	4
Phone #:		100.0%	4
		answered question	4
		skipped question	113

Page 1, Q5. How could the program be improved?

1	I believe the program is fine as is.	Feb 4, 2014 7:25 AM
2	Continue the program at least annually	Jan 30, 2014 12:41 PM
3	NR	Jan 30, 2014 6:01 AM
4	NA	Jan 27, 2014 8:45 AM
5	no suggestions	Jan 22, 2014 2:56 PM
6	The current program work great	Jan 22, 2014 11:01 AM
7	ask about competitive forces	Jan 18, 2014 2:26 PM
8	Might be nice to have a format that we could receive to give us time to formulate responses that would be more meaningful.	Jan 15, 2014 1:14 PM
9	If time provided, a personal visit would be appreciated.	Jan 15, 2014 12:18 PM
10	Have no comments	Jan 15, 2014 8:46 AM
11	Our Regional Director is always available and very informative of what is going on within the banking department	Jan 15, 2014 5:42 AM
12	I am satisfied with the program.	Jan 14, 2014 3:49 PM
13	The phone calls are greatly welcomed	Jan 14, 2014 12:45 PM
14	Try to make more of the meetings in person rather than over the phone or email.	Jan 14, 2014 12:36 PM
15	Personal visits instead of phone call	Jan 14, 2014 11:18 AM
16	seemed to go quite well	Jan 14, 2014 11:10 AM
17	Is very good as is.	Jan 14, 2014 11:10 AM
18	Working well.	Jan 14, 2014 9:45 AM
19	No suggestions for improvements. Keep up the regular "non-exam" contact.	Jan 14, 2014 9:16 AM
20	I appreciate the opportunity to discuss matters of interest in a non-exam setting.	Jan 14, 2014 9:14 AM
21	WTSB Board and Management is very supportive of the department. We have no suggestions for improvement	Jan 14, 2014 8:49 AM

Page 1, Q13. What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?

1	Don't penalize relatively small bank's with one-size fits all regulation	Feb 7, 2014 1:25 PM
2	More focus on safety and soundness and less on compliance.	Feb 4, 2014 7:25 AM
3	Post rules & regulation changes on Department web site	Jan 30, 2014 12:41 PM
4	Surely the larger banks are not subjected to the amount of examiners in relation to our employees at exam time. 12 examiners to 21 employees. I believe the risk can not be as large, and subject to such intense drilling down.	Jan 30, 2014 6:01 AM
5	All the new regulation that do not make the bank safer, should be done away with.	Jan 29, 2014 11:33 AM
6	Reduce the amount of regulations so that the community banks can survive	Jan 28, 2014 6:56 AM
7	Regulatory burdens	Jan 27, 2014 4:30 PM
8	Slow the pace of regulatory changes	Jan 27, 2014 11:27 AM
9	Reduce the authority of the Consumer Protection Agency	Jan 27, 2014 11:02 AM
10	No comment	Jan 27, 2014 9:13 AM
11	Correspondence and contact are highly desireable particularly when it involves new issues and new hot spots that we need to watch and expand upon.	Jan 27, 2014 8:45 AM
12	I cannot think of any that the department isn't working on currently or aware of.	Jan 27, 2014 8:26 AM
13	Continue effort to achieve parity in federal taxation for banks and credit unions.	Jan 24, 2014 6:33 AM
14	no suggestions	Jan 22, 2014 2:56 PM
15	Continue it's effort to mute the oppressive nature of the Federal regulators	Jan 22, 2014 2:33 PM
16	Reduce regulatory burden so we can concentrate on running a profitable bank.	Jan 22, 2014 11:01 AM
17	Less regulated , non-bank lenders are hard to compete with.	Jan 17, 2014 6:43 AM
18	Nothing to report.	Jan 16, 2014 9:54 AM
19	Continued support of community banks is vital to the health of banking in Texas.	Jan 15, 2014 3:55 PM
20	Help stop the flood of compliance regulations that most consumers "don't give a rip about" - Its either more paper work or more confusion	Jan 15, 2014 1:14 PM
21	Do not have any suggestions at this time.	Jan 15, 2014 9:20 AM
22	Common sense solutions instead of a beaucratic mindset.	Jan 15, 2014 9:09 AM
23	Continue to support the efforts to obtain regulatory relief for true Community banks.	Jan 15, 2014 8:46 AM
24	None that I can think of	Jan 15, 2014 8:09 AM

Page 1, Q13. What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?

25	excessive regulatory burden	Jan 15, 2014 7:32 AM
26	Pursue legal remedies against negligent merchants for debit card fraud covered by banks	Jan 15, 2014 7:26 AM
27	N/A	Jan 15, 2014 5:42 AM
28	Push legislation to eliminate the tax lien lenders.	Jan 14, 2014 2:59 PM
29	Help in reducing CFPB and Dodd-Frank regulations. I know this is a Washington issue but your continued work with regulatory burden is appreciated.	Jan 14, 2014 12:44 PM
30	The amount of regulatory burden and the number of different agencies that we deal with needs to be reduced. There is too much redundancy in the examination/regulatory process.	Jan 14, 2014 12:36 PM
31	Rolling back federal regulations	Jan 14, 2014 11:33 AM
32	Take more control over the exam process when FDIC involved.	Jan 14, 2014 11:20 AM
33	Support regulatory relief for community banks.	Jan 14, 2014 11:18 AM
34	I think state and federal regulators should collaborate more so that there might be a more consistent interpretation and application of the regulatory burden we have to contend with. Often times it seems like one agency is trying to prove they are superior to the other instead of using a uniform approach to regulation .	Jan 14, 2014 11:13 AM
35	OVER regulation by FEDERAL rulemakes that have little regard to bank size, staff, etc.	Jan 14, 2014 11:10 AM
36	Continue to resist Federal interventions and intrusions.	Jan 14, 2014 11:10 AM
37	Continued lobbying for rules that shift part of the cost burden of identity theft to the retailers.	Jan 14, 2014 11:05 AM
38	I have not had any issues and therefore have not had much commication.	Jan 14, 2014 10:53 AM
39	N/A	Jan 14, 2014 9:55 AM
40	Regulatory burden	Jan 14, 2014 9:51 AM
41	No input on this issue.	Jan 14, 2014 9:36 AM
42	Non-bank competitors need to regulated as aggressively as banks. Don't know what the Department can do about this but it is an issue. All the mortgage regulations we are dealing with now are generally the results of non-bank originators with little skin in the game. National regs are making it very difficult for us to take care of our customers and communities.	Jan 14, 2014 9:33 AM
43	Continue to maintain a balance between the "safety & soundness" regulatory aspect of our industry and the Bankers need to operate our "business" in a manner which both protects and enhances shareholder value. Thin margins and aggressive competition coupled with over zealous compliance requirements are	Jan 14, 2014 9:16 AM

Page 1, Q13. What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?

stifling at best. Continued advocacy by the TDOB with the Federal Regulatory agencies is greatly appreciated and encouraged.

44	N/A	Jan 14, 2014 9:14 AM
45	The Texas Banking Departments seems to interface well with bankers. The FDIC does not seem to interface well with the State Banking Department through no fault of the State. That needs improvement	Jan 14, 2014 9:03 AM
46	No Issues	Jan 14, 2014 8:52 AM
47	no suggestions	Jan 14, 2014 8:49 AM
48	N/A	Jan 14, 2014 8:47 AM

Page 1, Q14. What issues should be addressed by the Department to reduce or minimize regulatory burden?

1	Direct examination frequency General Regulatory "creep"	Feb 7, 2014 1:25 PM
2	We appreciate the reasonable attitude the Department has tried to take over what we believe is a burdensome regulatory environment. Lending compliance is hurting the people it is intending to help.	Feb 4, 2014 7:25 AM
3	size and risk approach. one size most definitely does not fit all. this is driving out the smaller banks.	Jan 30, 2014 6:01 AM
4	Community banks can not afford to hire the number of people with the expertise to keep up with these regulations and there is not much to choose from in these small banks	Jan 28, 2014 6:56 AM
5	Mortgage regulations, the CFPB regulations	Jan 27, 2014 4:30 PM
6	FDIC Fair Lending assessments are out of control.	Jan 27, 2014 3:39 PM
7	Anything that could lessen the compliance burden on community banks would be appreciated. Those items that are most pressing at TexasBank are Fair Lending and new Mortgage Compliance laws.	Jan 27, 2014 12:33 PM
8	Not a state issue	Jan 27, 2014 11:27 AM
9	Compliance	Jan 27, 2014 11:02 AM
10	No comment	Jan 27, 2014 9:13 AM
11	Vote for GOP, as a start. Community banking needs a separate charter and CFPB needs more control from either the FED or from Congress.	Jan 27, 2014 8:45 AM
12	Can't see what can be done. The mandate from the federal government seems clear and the regulatory burden is only going to increase. Efforts to minimize seem likely to fail.	Jan 27, 2014 8:44 AM
13	The new rules regarding home mortgages are making it almost impossible to help our customers with home loans. We are spending many man hours and resources trying to comply.	Jan 27, 2014 8:26 AM
14	TxDOB does great job of recognizing costs associated with compliance and takes a common sense approach to implementation.	Jan 24, 2014 6:33 AM
15	just reduce and minimize the burden	Jan 22, 2014 2:56 PM
16	Continue the Departments superb effort in it's attempt to mitigate excessive and burdensome regulation with the Federal regulatos	Jan 22, 2014 2:33 PM
17	We could use some help to reduce the regulatory burden on higher priced mortgage products. This reg limits what interest rate we can charge on home mortgages. We have had to reduce the term of repayment on HE loans because the low fixed APOR rate increases our interest rate risk without adequate compensation for extended terms.	Jan 22, 2014 11:01 AM
18	Mortgage Lending	Jan 17, 2014 6:43 AM

Page 1, Q14. What issues should be addressed by the Department to reduce or minimize regulatory burden?

19	The State has no burdensome regulations/laws.	Jan 16, 2014 9:54 AM
20	Understanding mortgage lending in the "local market" is essential to success for home buyers.	Jan 15, 2014 3:55 PM
21	see above	Jan 15, 2014 1:14 PM
22	Request continued help and assistance from the State Banking Department to reduce and simplify overall burden of excessive regulations.	Jan 15, 2014 12:18 PM
23	Remove the ability of consumers to avoid the consequences of their financial decisions.	Jan 15, 2014 9:20 AM
24	HMDA, Expecting the banks to be the police on money laundering and fining the banks if they don't catch the criminals, Reducing the effect on our monetary system of purely political decisions would provide the most stability to the banking system.	Jan 15, 2014 9:09 AM
25	Anything that will make the "powers that be" understand the cost and effects of unintended consequences on Small/rural community banks.	Jan 15, 2014 8:46 AM
26	Consideration of combining the overall exam with the focused Technology exam.	Jan 15, 2014 8:09 AM
27	consider making every other examination a "limited scope" exam for "1" rated institutions.	Jan 15, 2014 7:32 AM
28	Non official visit to discuss current and pending regulatory issues.	Jan 15, 2014 7:26 AM
29	All new regs on r/e are pushing smaller community banks out of lending on them. Not protecting consumer. They are penalizing consumer.	Jan 15, 2014 5:43 AM
30	The State Banking Group is not the problem. The burden of regulation is from the FDIC, OCC and the Federal Groups.	Jan 15, 2014 5:42 AM
31	I don't feel that the regulators are a burden. To the contrary, they have been very helpful.	Jan 14, 2014 3:49 PM
32	Any items that are being pushed at this time.	Jan 14, 2014 3:00 PM
33	Initiate legislation to eliminate difference between a rural homestead and a urban homestead.	Jan 14, 2014 2:59 PM
34	Appears to be addressing the issues. As a state bank, department needs to be working hard to maintain good relations/open communication with FDIC.	Jan 14, 2014 2:59 PM
35	Try to look at things from a big picture perspective and not spend so much time on minor items that really do not affect the safe and sound operation of the bank.	Jan 14, 2014 12:36 PM
36	Lobby federal regulators to reduce federal regulations that are damaging our ability to operate as a community bank.	Jan 14, 2014 11:33 AM
37	There is a real fear that the CFPB is established as an agency to punish banks for mistakes no matter the significance of the problem.	Jan 14, 2014 11:18 AM

Page 1, Q14. What issues should be addressed by the Department to reduce or minimize regulatory burden?

38	Use some common sense in interpreting and applying the regs.	Jan 14, 2014 11:13 AM
39	Like the limited scope exams, maybe more reliance on call report info?	Jan 14, 2014 11:10 AM
40	See #13, above.	Jan 14, 2014 11:10 AM
41	Continued work with the Conference of State Regulators to try and exempt community banks from as much of CFPB and Dodd Frank as possible.	Jan 14, 2014 11:05 AM
42	Always be aware of the cost of compliance and consider the potential value of the expected benefit against that cost.	Jan 14, 2014 10:35 AM
43	reduce Dodd/frank	Jan 14, 2014 9:58 AM
44	N/A	Jan 14, 2014 9:55 AM
45	the separation between bank size as it relates to risk and scope	Jan 14, 2014 9:51 AM
46	Provide input to Washington DC about how the bank's regulatory burden is hurting bank customers in Texas and causing a drag on the economy.	Jan 14, 2014 9:50 AM
47	The sheer number of rules and regulations is beginning to over power our ability to digest, train and implement out staff. We are willing to learn new way, rules and regulations but we are having problems staying abreast of changes.	Jan 14, 2014 9:45 AM
48	It appears that the majority of ongoing regulation comes from the federal level and as a result we feel that the Department is not the problem and thus may not have the ability to greatly lessen the burdens.	Jan 14, 2014 9:36 AM
49	I think the state bank regulators are doing fine in this area. The national regulators are bordering on being impossible to deal with.	Jan 14, 2014 9:33 AM
50	While we have always enjoyed great relationships with our regulators, their is a sense in the community of a lack of trust and a breakdown in long established relationships between the regulators and community bankers. We are on the same team and we need to work together as an industry.	Jan 14, 2014 9:23 AM
51	As noted above, the FDIC and OCC might take note of the recent flight to State/Fed member charter conversions. Wonder why???	Jan 14, 2014 9:16 AM
52	N/A	Jan 14, 2014 9:14 AM
53	See above	Jan 14, 2014 9:03 AM
54	We don't have regulatory burden from the State, the regulatory burden has been created by the Dodd/Frank Act.	Jan 14, 2014 8:52 AM
55	We believe that Commissioner Cooper has a strong handle on the regulatory burden issue and is doing a credible job in communicating the issues to politicians, the other regulatory agencies and the public. The department is already doing a great job in this regard.	Jan 14, 2014 8:49 AM
56	We applaud Commissioner Coopers efforts in this regard through TXDOB and CSBS. We remain hopeful those efforts will bear more fruit during 2014.	Jan 14, 2014 8:48 AM

Page 1, Q14. What issues should be addressed by the Department to reduce or minimize regulatory burden?

57 Continue to focus efforts on Washington to bring about positive change for community banks caught in the cross-fire of Dodd Frank rules that have penalized Community Banks across the US..

Jan 14, 2014 8:47 AM

Page 1, Q15. Other suggestions or comments regarding communication and correspondence.

1	None	Feb 4, 2014 7:25 AM
2	Set up Department web site that can be read at any time.If banks are inquiring about any rule then post it on Department web site.	Jan 30, 2014 12:41 PM
3	na	Jan 30, 2014 6:01 AM
4	The Department of Banking has always been there for any questions we have had and always responded in a timely manner	Jan 28, 2014 6:56 AM
5	As we continue to navigate our way through an everchanging and more complicated regulatory environment, continued proactive communication from the Regional Office is both vital and appreciated.	Jan 27, 2014 12:33 PM
6	No comment	Jan 27, 2014 9:13 AM
7	Maybe some suggested policy amedments when major issues are advanced i.e. Q.M., mortgage lending, regulatory updates, etc.	Jan 27, 2014 8:45 AM
8	None come to mind. The Department has been very clear, concise and fair in their communications. We hope our management and staff have been reciprocating in like manner.	Jan 27, 2014 8:26 AM
9	We have a great relationship with the TDOB. You all are professional and fair in your dealings. We sincerely appreciate your work. Please call on me or my bank if we may ever assist you.	Jan 22, 2014 2:56 PM
10	The dialogue with the regional and state office is prompt and appreciated very much.	Jan 22, 2014 2:33 PM
11	None	Jan 22, 2014 11:01 AM
12	I have no suggestions, as our access to and communications with our TDOB contacts are excellent.	Jan 16, 2014 9:54 AM
13	Texas Banking Commission and State Banking Department has had a positive relationship with State Banks.	Jan 15, 2014 12:18 PM
14	None at this time.	Jan 15, 2014 9:20 AM
15	None	Jan 15, 2014 8:46 AM
16	Please continue current availability and prompt response to communications.	Jan 15, 2014 7:26 AM
17	All is good in this area.	Jan 15, 2014 5:42 AM
18	The pre-exam request process works really well. It gives us enough time to send documents prior to the exam.	Jan 14, 2014 1:27 PM
19	The more communication and interaction we can have with the Department the better it will be.	Jan 14, 2014 12:36 PM
20	None - all staff have been very professional.	Jan 14, 2014 11:33 AM

Page 1, Q15. Other suggestions or comments regarding communication and correspondence.

21	Just let true community banks serve their customers with as little intervention as possible .	Jan 14, 2014 11:13 AM
22	Secure email is a little ddated, better systems are out now	Jan 14, 2014 11:10 AM
23	The Department does an excellent job.	Jan 14, 2014 11:10 AM
24	over all regulation burden for small banks needs to be reduced	Jan 14, 2014 9:58 AM
25	N/A	Jan 14, 2014 9:55 AM
26	The Office seems hesitant to make suggestions.	Jan 14, 2014 9:51 AM
27	I thought the regional meeting in San Antonio with all CEO in attendance was a good exercise.	Jan 14, 2014 9:45 AM
28	None	Jan 14, 2014 9:36 AM
29	Continue to communicate with bankers on a regular basis about trending problems and issues.	Jan 14, 2014 9:33 AM
30	We need to work together in the industry and stop the practice of demonizing bankers. We are all doing our best working on behalf of our communities. With many of the new regulations, we seem to be damned if we do and damned if we don't. I fear where our industry is heading when 20 and 30 year veteran bankers are looking to get out because it has become too cumbersome and unpredictable. That ultimately is not in the best interest of our communities and consumers. We need to apply common sense to all of these new rules and regs.	Jan 14, 2014 9:23 AM
31	N/A	Jan 14, 2014 9:16 AM
32	I appreciate the opportunity to discuss matters of interest in a non-exam setting.	Jan 14, 2014 9:14 AM
33	none	Jan 14, 2014 9:03 AM
34	None	Jan 14, 2014 8:52 AM
35	none	Jan 14, 2014 8:49 AM
36	We have an excellent Department with staff that are genuinely concerned about the Banks and Communities they serve.	Jan 14, 2014 8:47 AM

Page 2, Q24. Other suggestions or comments regarding the corporate division.

1	na	Jan 30, 2014 6:01 AM
2	Most professional and timely - thank you!	Jan 22, 2014 2:56 PM
3	none	Jan 22, 2014 11:02 AM
4	None	Jan 14, 2014 11:13 AM
5	N/A	Jan 14, 2014 9:55 AM
6	none.	Jan 14, 2014 9:34 AM
7	NONE	Jan 14, 2014 9:14 AM
8	None	Jan 14, 2014 8:53 AM

Page 3, Q33. Other suggestions or comments regarding the legal division.

1	na	Jan 30, 2014 6:02 AM
2	our use of the Legal Division is usually through our attorneys	Jan 22, 2014 2:59 PM
3	None	Jan 22, 2014 11:02 AM
4	N/A	Jan 14, 2014 9:55 AM
5	NONE	Jan 14, 2014 9:15 AM

Page 4, Q37. List any suggestions for improving agency publications.

1	na	Jan 30, 2014 6:05 AM
2	No suggestions at this time	Jan 28, 2014 7:02 AM
3	Comments from the Department's point of view on new and/or changing regulations.	Jan 27, 2014 8:51 AM
4	none	Jan 22, 2014 3:05 PM
5	none	Jan 22, 2014 2:09 PM
6	None	Jan 15, 2014 8:49 AM
7	Generally, there is limited information concerning trust company issues. I would like to see more articles about trust, proposed changes, problems encountered and peer comparisons.	Jan 14, 2014 3:54 PM
8	Possibly provide some real world examples of problems and/or successes from the member banks on an ongoing basis to help us all learn from one another.	Jan 14, 2014 12:45 PM
9	None	Jan 14, 2014 11:15 AM
10	N/A	Jan 14, 2014 9:56 AM
11	None	Jan 14, 2014 9:41 AM
12	NONE	Jan 14, 2014 9:20 AM
13	None	Jan 14, 2014 8:55 AM

Page 4, Q40. What information is the most useful on the Department's web site?

1	Legal	Feb 7, 2014 1:27 PM
2	Law and Guidance Manual	Feb 5, 2014 1:59 PM
3	Laws and Regulations	Feb 3, 2014 12:51 PM
4	na	Jan 30, 2014 6:05 AM
5	All information is useful and helps us see the big picture of the banking industry through out the State	Jan 28, 2014 7:02 AM
6	Law and guidance manual	Jan 27, 2014 4:32 PM
7	Just depends on our information needs	Jan 27, 2014 8:51 AM
8	Call Report reporting; publications; news and events	Jan 27, 2014 8:42 AM
9	Phone #'s to contact a person	Jan 27, 2014 8:40 AM
10	Law and Guidance Manual	Jan 27, 2014 8:21 AM
11	Examination procedures	Jan 22, 2014 4:23 PM
12	legal and regulatory stuff - it's easier for us to just pick up the phone and call you	Jan 22, 2014 3:05 PM
13	Information on free training	Jan 22, 2014 2:09 PM
14	Banking Code	Jan 16, 2014 11:38 AM
15	Texas regs	Jan 16, 2014 10:03 AM
16	Resource for questions	Jan 15, 2014 8:49 AM
17	list of officials	Jan 15, 2014 8:11 AM
18	Information Technology recourses	Jan 15, 2014 7:40 AM
19	laws and regulations	Jan 15, 2014 7:33 AM
20	Access to the rules.	Jan 14, 2014 3:54 PM
21	The information on specific regulations and the ability to get applications on line.	Jan 14, 2014 12:45 PM
22	regulations, contact information	Jan 14, 2014 11:21 AM
23	Texas Banking Code	Jan 14, 2014 11:13 AM
24	Law and guidance; contacts	Jan 14, 2014 11:09 AM
25	Law and Guidance	Jan 14, 2014 9:57 AM
26	N/A	Jan 14, 2014 9:56 AM
27	Forms	Jan 14, 2014 9:53 AM

Page 4, Q40. What information is the most useful on the Department's web site?

28	REGULATIONS	Jan 14, 2014 9:20 AM
29	Quick access to bulletins.	Jan 14, 2014 9:01 AM
30	the "Bank and Holding Company" section. Especially both Bank and I.T. exam handbook. We also benefit from the home equity section. My personal favorite is the Bank History section.	Jan 14, 2014 8:56 AM
31	Contact information and rules and regs	Jan 14, 2014 8:53 AM

Page 4, Q41. What information is the least useful on the Department's web site?

1	na	Jan 30, 2014 6:05 AM
2	NA	Jan 28, 2014 7:02 AM
3	I have not found that section.	Jan 27, 2014 8:51 AM
4	Banking-related information (for those of us who are not banks)	Jan 27, 2014 8:42 AM
5	Non bank related rules	Jan 27, 2014 8:21 AM
6	Bank history list	Jan 22, 2014 4:23 PM
7	The funeral home information	Jan 22, 2014 2:09 PM
8	NA	Jan 15, 2014 8:49 AM
9	The well organized and useful. Not much to correct.	Jan 14, 2014 12:45 PM
10	Texas funeral code	Jan 14, 2014 11:13 AM
11	N/A	Jan 14, 2014 9:56 AM
12	NONE	Jan 14, 2014 9:20 AM
13	Foreign Banking and Perpetual Care Cemteries. Also, and I'm not saying it's NOT useful; but we never use the Bankers Resources section.	Jan 14, 2014 8:56 AM
14	No opinion	Jan 14, 2014 8:53 AM

Page 4, Q42. What other type(s) of information would you like to see on the Department's web site?

1	Hyper-links to major issues going on with other agencies	Feb 7, 2014 1:27 PM
2	na	Jan 30, 2014 6:05 AM
3	None that i can think of	Jan 28, 2014 7:02 AM
4	None known at this time.	Jan 27, 2014 8:51 AM
5	None	Jan 22, 2014 2:09 PM
6	no	Jan 16, 2014 11:38 AM
7	NA	Jan 15, 2014 8:49 AM
8	Provide as many training opportunities as possible on-line with the ability to interact with the presenter via email or text.	Jan 14, 2014 12:45 PM
9	More stats	Jan 14, 2014 11:13 AM
10	Current trends in bank issues, challenges.	Jan 14, 2014 9:57 AM
11	N/A	Jan 14, 2014 9:56 AM
12	Would be helpful for each region to list hot-button issues that alert the smaller community banks.	Jan 14, 2014 9:20 AM
13	No suggestions	Jan 14, 2014 8:56 AM
14	Bank listings in various formats Bank Asset Size, Counties, Name, etc a Data base of bank info for easy look-up. Routing numbers etc.	Jan 14, 2014 8:53 AM

Page 4, Q43. Are there any areas (e.g., examination procedures, evaluation techniques, or statutory issues) that the Department needs to become better versed or knowledgeable about to better serve the banking/trust system in Texas?

1	Interest Rate Risk	Feb 7, 2014 1:27 PM
2	I question using our bank as a test site of examiner promotion testing. I feel that "I can't consider that, my boss would not	Jan 30, 2014 6:05 AM
3	Examiners that we have had seem very knowledgeable in performing their duties	Jan 28, 2014 7:02 AM
4	The Department presently does a very good job dealing with all of the above.	Jan 27, 2014 8:51 AM
5	None that I am aware of.	Jan 27, 2014 8:48 AM
6	Nothing that I have encountered	Jan 27, 2014 8:21 AM
7	Continue to advocate to limit federal intrusion to the extent possible.	Jan 24, 2014 6:37 AM
8	No	Jan 22, 2014 2:09 PM
9	no	Jan 16, 2014 11:38 AM
10	No comment	Jan 15, 2014 8:49 AM
11	Debit card fraud impact to community banks	Jan 15, 2014 7:40 AM
12	No.	Jan 14, 2014 3:54 PM
13	It would be great if the majority of the examination process could be done off site so it does not disrupt the operation of the bank any longer than it has to.	Jan 14, 2014 12:45 PM
14	No, I'm very satisfied with the Department.	Jan 14, 2014 9:57 AM
15	N/A	Jan 14, 2014 9:56 AM
16	Basel Capital Requirements	Jan 14, 2014 9:20 AM
17	I'd say you should give great effort to staying current with I.T. issues. The thieves are hiding in the trees and State Banks need all the advice they can get in securing data, etc. The CATO focus has been a good thing for community banks and we appreciate the level of awareness demonstrated by the Department	Jan 14, 2014 8:56 AM
18	No	Jan 14, 2014 8:53 AM

Page 4, Q45. Other suggestions or comments regarding overall Department effectiveness.

1	na	Jan 30, 2014 6:05 AM
2	None at the present time	Jan 28, 2014 7:02 AM
3	None come to mind. The Department is working effectively to help us in our jobs. The leadership on CATO has especially been helpful as that is such a new risk factor we all face.	Jan 27, 2014 8:48 AM
4	None	Jan 22, 2014 2:09 PM
5	Continue to hire and retain top quality staff members in the office locations and on the examination teams.	Jan 14, 2014 12:45 PM
6	None	Jan 14, 2014 9:20 AM
7	No Suggestion	Jan 14, 2014 8:56 AM
8	Overall do a very good job.	Jan 14, 2014 8:55 AM
9	We have a great Department of Banking and we are proud to be in Texas indeed.	Jan 14, 2014 8:53 AM

Page 4, Q47. If you answered yes to the question above, when was the program established and who is the contact person at your bank? Please provide us their name, phone number and email.

1	Anita Minor, 817-310-3555; aminor@bnkwest.com	Jan 27, 2014 8:51 AM
2	2004 Torri Adams , 936-634-8877 tadams@texasstatebank.net	Jan 27, 2014 8:21 AM
3	Approximately 3 years ago - Coleman Kidd ckidd@mybankcsb.com 903-581-8100	Jan 24, 2014 6:37 AM
4	10 years + Stacie Smith 806.349.9821 ssmith@happybank.com	Jan 22, 2014 3:05 PM
5	Established 2010, contact person is Kerry Drabek 979-265-2511 ext 2906, Kerry.drabek@bankatfsb.com	Jan 22, 2014 2:09 PM
6	Amy Krell, (713)675-2341 amy@capitalbanktx.com	Jan 22, 2014 9:22 AM
7	Beverly Fallon	Jan 18, 2014 2:28 PM
8	EverFi Senior Vice President Jody Smith 936-395-3166 j.smith@bediasbank.com	Jan 18, 2014 10:33 AM
9	Comerica has had financial literacy programs in place in Texas for a long time. The central point of contact is Irvin Ashford, SVP. He can be reached at 214 462 4306 and iashfordjr@comerica.com.	Jan 16, 2014 9:59 AM
10	Our program was established in March 2012. William I. Dillard, Senior Vice President - 830-278-6231 wdillard@fsbuvalde.com	Jan 15, 2014 12:54 PM
11	Kathy Westfall KWestfall@pointbank.com 940 686 7000	Jan 15, 2014 7:40 AM
12	Becky Eubank 903-693-6606 beubank@FSBCarthage.com	Jan 14, 2014 3:03 PM
13	Approx. 15 plus years ago....Liska Pilsner is the contact person.	Jan 14, 2014 1:29 PM
14	Lizz Larsen	Jan 14, 2014 12:47 PM
15	We have had a financial literacy program in the past.	Jan 14, 2014 11:37 AM
16	2012 Dana Villareal - Compliance Officer	Jan 14, 2014 10:52 AM
17	Brodie Wash 432-394-4256 bwash@thebank.net	Jan 14, 2014 9:09 AM
18	Charlotte Janway 903 439-6711	Jan 14, 2014 8:59 AM
19	Informal. Presentations provided to school and community groups on request.	Jan 14, 2014 8:54 AM
20	Amy Lingo, high school, attendance and class introductions to Banking and finance, credit cards and other Bank products, I have spoken at the small University for over 10 years about financial matters in Business class setting.	Jan 14, 2014 8:53 AM

Page 5, Q48. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner or one of the Deputy Commissioners to call you on a specific question or comment, please indicate below...

1	na	Jan 30, 2014 6:05 AM
2	Best Regulator to work with ever! Seriously.	Jan 27, 2014 3:43 PM
3	The Department has been a great resource.	Jan 27, 2014 2:10 PM
4	I appreciate your understanding of the importance of a community bank and the examining force definitely understands the scope and complexity of the bank they are examining. We are very fortunate to have a regional director like JW who understands our bank. Keep up the good work.	Jan 27, 2014 9:18 AM
5	Keep up the good work!!	Jan 22, 2014 2:46 PM
6	None	Jan 22, 2014 2:09 PM
7	Staff is always respectful and willing to assist in addressing questions.	Jan 21, 2014 6:42 AM
8	none	Jan 16, 2014 11:38 AM
9	No comment	Jan 15, 2014 8:49 AM
10	Extremely proud to be a member of the State of Texas Department of Banking. Our Regional Director and his staff is available whenever we call. Have utilized their expertise numerous times and it is always refreshing to hear their guidance and directions on matters. The Commissioner and his staff is also very much assessable and very informative and helpful in all areas. So great to be a member bank. Thank you ALL!	Jan 15, 2014 5:46 AM
11	We appreciate the assistance that we get from all areas of the DOB..	Jan 14, 2014 3:55 PM
12	Keep up the good work! The common sense of the department is very refreshing. TXDOB is the only regulatory bright spot we encounter.	Jan 14, 2014 11:39 AM
13	None	Jan 14, 2014 9:21 AM
14	Nothing at this time.	Jan 14, 2014 8:57 AM

Page 5, Q49. Contact information, if you desire a call back.

Name:

1	Scotty Cawthon	Jan 28, 2014 7:05 AM
2	Daryl D. Bohls	Jan 27, 2014 3:43 PM
3	Ray David	Jan 15, 2014 7:41 AM
4	Scott Wade	Jan 14, 2014 12:48 PM

Bank:

1	Texas Bank	Jan 28, 2014 7:05 AM
2	Allegiance Bank Texas	Jan 27, 2014 3:43 PM
3	PointBank	Jan 15, 2014 7:41 AM
4	AimBank	Jan 14, 2014 12:48 PM

City:

1	Henderson	Jan 28, 2014 7:05 AM
2	Houston	Jan 27, 2014 3:43 PM
3	Denton	Jan 15, 2014 7:41 AM
4	Levelland, TX	Jan 14, 2014 12:48 PM

Phone #:

1	903-657-1466	Jan 28, 2014 7:05 AM
2	281-894-3203	Jan 27, 2014 3:43 PM
3	940 453 6415	Jan 15, 2014 7:41 AM
4	806 897 4310	Jan 14, 2014 12:48 PM