

# Texas Department of Banking



## Customer Service Report

June 2016

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# 2016 REPORT ON CUSTOMER SERVICE

The Department of Banking is dedicated to fulfilling its commitment to customer service as outlined in the agency’s [Compact with Texans](#). In doing so, managers and organizers of the financial service providers licensed or regulated by the Department, as well as consumers that have registered complaints about those providers, are given the opportunity to provide opinions regarding the level of customer service provided by the agency.

In accordance with Section 2114 of the Texas Government Code, the Department provides a variety of methods for customers to supply feedback about the agency’s operations and services. Methods used for the solicitation of feedback include internet-based surveys, written surveys, and outreach meetings. To improve the organization and employee experience, agency employees are also given an opportunity to provide comments and suggestions.

The following details a description of the Department’s survey process.

Inventory of Customers by Goal	
Goal	Customer
<b>Bank and Trust Supervision</b>	Entities chartered by the state: state-chartered banks, state-chartered trust companies, and foreign bank agencies.
<b>Bank and Trust Customers</b>	Customers of entities chartered by the state (represented by written complaints received): state-chartered banks, state-chartered trust companies, and foreign bank agencies.
<b>Non-Bank Supervision</b>	Entities licensed by the state: money services businesses, prepaid funeral contract sellers, and perpetual care cemeteries.
<b>Non-Bank Customers</b>	Customers of entities licensed or registered by the state (represented by written complaints received): money services businesses, prepaid funeral contract sellers, perpetual care cemeteries, cemetery brokers, and private child support enforcement agencies.
<b>Application Processing</b>	State-chartered banks, state-chartered trust companies, foreign bank agencies, money services businesses, cemetery brokers, and private child support enforcement agencies licensed or applying for a license with the state.

## External Customer Descriptions

### BANK AND TRUST SUPERVISION EXAMINATIONS

To achieve economic growth and stability, it is essential to have a safe and sound banking system that offers credit opportunities, efficient payment systems, competitive financial services, and investment options. As a result, the primary beneficiary or customer of the Department's safety and soundness supervision of banks and trust companies are the citizens of the State of Texas - borrowers, depositors and shareholders. Other direct beneficiaries of examination and supervision are the FDIC, the FRB, and the institutions under regulation. The agency must meet the highest expectations and supervisory standards in order to maintain the state's role in enhancing the dual banking system.

The Department obtained its fifth consecutive accreditation by the Conference of State Bank Supervisors in 2013. By maintaining its accreditation, the Department meets one of the qualifications to continue participating in a cooperative examination program with the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Bank (FRB), which provides for alternating examinations or joint examinations of banks. It is important that the quality of our examination and supervision staff, their experience, training, and technological resources are comparable to our federal counterparts to ensure that federal regulators accept examination reports and enforcement actions of the Department.

Quality supervision provides management and directors an independent look at their performance in complying with state and federal statutes and regulations and operating a safe and sound financial institution. Examinations must be thorough and substantive, balancing safety and soundness with each institution's need for minimum regulatory burden. To monitor our performance as regulators, the Department surveys chief executive officers of state-chartered banks and trust companies. Ultimately, an institution's customers and shareholders benefit from examinations and supervision.

### BANK AND TRUST CUSTOMERS

The primary customers served in this regard are the public, borrowers, depositors, shareholders, and those doing business with agency regulated financial institutions. Surveys assess customer satisfaction with the complaint process.

### NON-BANK SUPERVISION EXAMINATIONS

The primary beneficiary or customer of the Department's non-bank supervision is the State of Texas and its citizens, and those doing business with licensed money service businesses (MSBs), prepaid funeral contract sellers (PFCs) and perpetual care cemeteries (PCCs). Effective regulation of these entities provides the public with convenient, safe, and competitive services.

Examinations or inspections of each licensee are conducted on a periodic basis. In order to provide quality examinations, supervision staff must receive sufficient training and have access to technological resources. The Department strives to balance compliance standards and financial stability with an organization's need for minimum regulatory burden. Thorough and substantive examinations provide management and directors an independent assessment regarding their compliance with state and federal statutes and regulations. To monitor our performance as regulators, the Department surveys the owners or agents of the licensees.

In the instance of money service business examinations, direct recipients or customers of examination and supervision include the MSBs and other state regulators. The Department participates in the Multi-State MSB Examination Taskforce (MMET) which promotes a nationwide framework for cooperation and

coordination among MSB State Regulators that have concurrent jurisdiction over a multi-state MSB regulated entity. The purpose is to conserve regulatory resources and minimize regulatory burden on supervised entities while allowing each state to attain their supervisory objectives. MSBs under the Department's supervision that operate in other states and other state regulators directly benefit from this arrangement.

## NON-BANK CUSTOMERS

The primary customer served in this regard is the public, and those doing business with entities licensed or registered by the Department. These entities include licensed MSBs, PFC sellers, and PCCs as well as registered cemetery brokers, private child support enforcement agencies and bullion depository agent services. Entities registered with the Department of Banking are not subject to examinations. For all these licensed and registered entities, the Department is charged with investigating consumer complaints. Surveys are sent to customers who file complaints against these businesses to assess customer satisfaction with the complaint process.

## APPLICATION PROCESSING

The application process is designed to assist applicants in obtaining the proper licenses and deliver information and guidance on the various departmental applications (new charters, branch offices, mergers and acquisitions, etc.). The application process serves various financial entity applicants, including attorneys, accountants and others who assist the applicants. The process includes an assessment of risk to ensure that potential regulated entities operate in a safe and sound manner. The timely processing of applications and information requests ensures knowledgeable and competent recommendations are made while ensuring statutory requirements are met.

# Description of Information Gathering Techniques/Methods

## RATE THE DEPARTMENT

Regulated entities are sent an invitation by email to participate in an online survey called "Rate the Department Survey." Responses are anonymous unless the respondent provides contact information. Completed surveys are tabulated automatically by the Department's contract survey service provider and results are posted on the agency's website. This methodology of data collection does not follow random sampling guidelines; rather it allows 100% of our regulated entities the opportunity to provide feedback. In the most recent survey, regulated entities were asked to complete the survey between January 4, 2016 and February 12, 2016.

### *Banks and Trust Companies – Method used since 1995*

Survey requests are sent annually to all banks and trust companies holding a charter issued by the Department. In 2016, 270 regulated entities were asked to complete the survey. The Department received 119 responses or 44% of the survey population.

### *Money Services Business Licensees – Method used since 1997*

In 2016, survey requests were sent to each of the 133 regulated MSBs. The Department received 45 responses, accounting for 37% of the total number of licensees.

### *Prepaid Funeral Contract Licensees and Perpetual Care Cemeteries – Method used since 1997*

All PFC and PCC are surveyed regarding their experiences communicating and working with Department personnel. In 2016, survey notices were sent to 623 PFCs and PCCs. Sixty-nine responded, about 11% of the total number of licensees.

## **COMMISSIONER’S BANKING EXAMINATION SURVEY – BANKS, TRUST, AND IT**

The Texas Banking Commissioner solicits input regarding the supervision provided by the Department of Banking through a separate post examination survey. The goal of this survey is to help target areas for improvement, as well as to identify what parts of the existing examination process are working well. Surveys are mailed to each bank or trust company within 30 to 45 days after the completion of an examination. The 18 question survey covers three areas: the examination process, examination reports, and the examination scope and correspondence.

## **SURVEY OF CONSUMER COMPLAINANTS**

Since 1998, complainants of state-chartered banks, trust companies, foreign bank agencies, MSBs, PFCs and PCCs have been surveyed. In 2010, complainants of private child support enforcement agencies began receiving surveys as well. The methodology of data collection does not follow random sampling guidelines; it allows 100% of the complainants the opportunity to respond. No deadline for a response is given and the name of the respondent is optional. The most recent survey period was September 2014 to August 2015.

### *Banks, Trust Companies, Foreign Bank Agencies, and Private Child Support Enforcement Agencies*

Thirty days after a written consumer complaint is closed, a survey form is mailed to the complainant. For fiscal year 2015, 37 surveys were mailed and 13 were returned, for a 35% response rate.

### *MSBs, PFCs, PCCs, and Cemetery Brokers*

A survey form is mailed to the complainant when the written complaint is closed. For fiscal year 2015, 77 surveys were mailed to consumers and 9 responses were received, for a 12% response rate.

## **Opportunities for Input from Stakeholders**

The Department utilizes many different methods to seek feedback from its regulated entities. As discussed above, the agency uses a much less labor intensive process via an internet-based survey. Other methods used to solicit feedback:

## **BANKER ECONOMIC AND BUSINESS SURVEY**

The Department requests specific information from our banks about the local economy and business climate. For purposes of this survey, banks are divided into seven regions based upon similar business and regional activities. Bankers submit this written information each quarter on a sample basis. The agency uses the information gathered as an early-warning system to assess changes in the economy and our supervisory requirements. Survey results are posted on the Department’s website.

## **APPEALS PROCESS**

In the event of a material disagreement regarding an examination finding or rating, Department policy offers regulated entities the opportunity to file a Request for Reconsideration (REF). This

function provides an effective forum for addressing industry concerns and in identifying potential problems in the implementation of Department policies. Since 2012, the Department has received two REF requests from regulated entities. In each situation, the entities withdrew their request.

### **WHISTLEBLOWER**

In June 2015, the Department established an avenue for directors, officers, or employees of a regulated entity to report suspicious activity, fraud or abuse related to a state-chartered bank, trust company or department, foreign bank agency, MSB, PCC, PFC, private child support enforcement agency, or cemetery broker. A report can be filed with the Department by email. By providing this option, any insider of a regulated entity can easily report a situation for our review.

### **DAY WITH THE COMMISSIONER**

On June 10, 2015, the Department held a one day banker forum to discuss current issues with the Commissioner and other Department staff members in Austin, Texas. Eighty-four attendees provided valuable discussion points that were ultimately used in the Community Banking in the 21<sup>st</sup> Century 2015 report released in November 2015 by the Federal Reserve and the Conference of State Bank Supervisors.

## Analysis of Banks and Trust Companies Surveys

### *Rate the Department Analysis*

The Department received 119 responses from 270 banks and trust companies. An overwhelming majority of the respondents “strongly agree” or “agree” that the Department is conducting its affairs in a satisfactory manner. The survey affirms the agency’s dedication to offer exceptional service to regulated entities as accessibility, responsiveness, and professionalism were all highly rated. An overwhelming satisfactory response – 98% of respondents – agreed that significant changes to Department rules, policies, and procedures were communicated and explained in a timely manner.

### *Commissioner’s Banking Examination Survey*

A month after the report of examination is mailed to each bank and trust company, a separate questionnaire concerning the examination process is mailed. For fiscal year 2015, 229 surveys were mailed and 158 responses were received for a 69.3% response ratio. The responses complimented the examining staff’s professionalism and knowledge with positive responses exceeding 98%.

## BANK AND TRUST COMPANIES "RATE THE DEPARTMENT" SURVEY – 2016

Instructions: Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2016. Survey results will be tabulated and released through a future issue of the Texas Bank Report. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

119 Respondents

### 2. The regional office that directly supervises your institution?

Dallas	34	29%
Houston	28	23%
Lubbock	23	19%
San Antonio	34	29%
<b>Total</b>	<b>119</b>	<b>100%</b>

## BANK AND TRUST COMMUNICATION & CORRESPONDENCE

### 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

Yes	82	69%
No	37	31%
<b>Total</b>	<b>119</b>	<b>100%</b>

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

Strongly Agree	58	67%
Agree	28	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>87</b>	<b>100%</b>

### 5. How could the program be improved?

21 Responses

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

Strongly Agree	45	38%
Agree	71	60%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	2	1%
<b>Total</b>	<b>119</b>	<b>100%</b>

**7. Regional office staff is generally accessible.**

Strongly Agree	72	61%
Agree	46	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>119</b>	<b>100%</b>

**8. Headquarters staff is generally accessible.**

Strongly Agree	55	46%
Agree	60	51%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	3%
<b>Total</b>	<b>119</b>	<b>100%</b>

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

Strongly Agree	64	53%
Agree	52	44%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	2	2%
<b>Total</b>	<b>119</b>	<b>100%</b>

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

Strongly Agree	51	43%
Agree	63	53%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	4	3%
<b>Total</b>	<b>119</b>	<b>100%</b>

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

Strongly Agree	51	43%
Agree	62	52%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	5	4%
<b>Total</b>	<b>119</b>	<b>100%</b>

**12. Although somewhat cumbersome, I understand the need for the Department's secure email system (ZIX) to communicate sensitive and confidential information.**

Yes	116	97%
No	3	3%
<b>Total</b>	119	100%

**13. Do you use the Department's secure Data Exchange portal (DEX) to upload and download information with the agency?**

Yes	95	80%
No	24	20%
<b>Total</b>	119	100%

**14. The Department's Authorized Contact and Email System portal (ACES) is effective in allowing our bank to provide current contact information on file with the Department?**

Yes	116	97%
No	3	3%
<b>Total</b>	119	100%

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

44 Responses

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

55 Responses

**17. Other suggestions or comments regarding communication and correspondence.**

37 Responses

**CORPORATE ACTIVITIES DIVISION**

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

Yes	36	31%
No	80	69%
<b>Total</b>	116	100%

**19. The Corporate Division is generally accessible.**

Strongly Agree	20	48%
Agree	19	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	42	100%

**20. Responses are generally timely.**

Strongly Agree	22	52%
Agree	17	41%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>42</b>	<b>100%</b>

**21. The content and substance of responses are appropriate.**

Strongly Agree	20	48%
Agree	19	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>42</b>	<b>100%</b>

**22. The Corporate staff handles my affairs professionally.**

Strongly Agree	21	51%
Agree	18	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**23. The process of handling requests is efficient**

Strongly Agree	20	46%
Agree	20	46%
Disagree	0	2%
Strongly Disagree	0	0%
No Opinion	3	8%
<b>Total</b>	<b>43</b>	<b>100%</b>

**24. Requests for information are reasonable.**

Strongly Agree	17	41%
Agree	20	49%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	10%
<b>Total</b>	<b>41</b>	<b>100%</b>

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

Strongly Agree	11	25%
Agree	25	57%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	18%
<b>Total</b>	<b>44</b>	<b>100%</b>

**26. The Corporate Division's electronic filing system (CAFÉ) is useful and easy to use.**

Strongly Agree	7	16%
Agree	16	37%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	20	47%
<b>Total</b>	<b>43</b>	<b>100%</b>

**27. Other suggestions or comments regarding the corporate division.**

14 Responses

**LEGAL DIVISION**

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

Yes	10	9%
No	106	91%
<b>Total</b>	<b>116</b>	<b>100%</b>

**29. The Legal Division is accessible.**

Strongly Agree	4	19%
Agree	9	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	38%
<b>Total</b>	<b>21</b>	<b>100%</b>

**30. Responses are generally timely.**

Strongly Agree	3	15%
Agree	7	35%
Disagree	1	5%
Strongly Disagree	0	0%
No Opinion	9	45%
<b>Total</b>	<b>20</b>	<b>100%</b>

**31. The content and substance of responses are appropriate.**

Strongly Agree	3	14%
Agree	9	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	9	43%
<b>Total</b>	<b>21</b>	<b>100%</b>

**32. The Legal staff handles my affairs professionally.**

Strongly Agree	4	19%
Agree	8	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	9	43%
<b>Total</b>	<b>21</b>	<b>100%</b>

**33. The process of handling requests is efficient.**

Strongly Agree	3	14%
Agree	8	38%
Disagree	1	5%
Strongly Disagree	0	0%
No Opinion	9	43%
<b>Total</b>	<b>21</b>	<b>100%</b>

**34. Requests for information are reasonable.**

Strongly Agree	2	10%
Agree	10	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	9	43%
<b>Total</b>	<b>21</b>	<b>100%</b>

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

Strongly Agree	1	4%
Agree	12	55%
Disagree	0	4%
Strongly Disagree	0	0%
No Opinion	9	41%
<b>Total</b>	<b>22</b>	<b>100%</b>

**36. Other suggestions or comments regarding the legal division.**

8 Responses

**OVERALL DEPARTMENT EFFECTIVENESS**

**37. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	52	46%
Agree	61	53%
Disagree	0	1%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>114</b>	<b>100%</b>

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

Strongly Agree	52	46%
Agree	62	54%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>114</b>	<b>100%</b>

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

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Texas Bank Report	33 29%	71 62%	0 0%	0 0%	10 9%
Corporate Activities Bulletin	26 23%	70 61%	0 0%	0 0%	18 16%
Annual Report	33 29%	69 60%	1 1%	0 0%	11 10%

**40. List any suggestions for improving agency publications.**

19 Responses

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

Strongly Agree	17	15%
Agree	83	73%
Disagree	2	2%
Strongly Disagree	0	0%
No Opinion	12	10%
<b>Total</b>	<b>114</b>	<b>100%</b>

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

None	2	2%
1 to 10	85	75%
11 to 20	19	16%
21 to 50	1	6%
51+	1	1%
<b>Total</b>	<b>114</b>	<b>100%</b>

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

33 Responses

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

19 Responses

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

15 Responses

**46. 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?**

23 Responses

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

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	0 0%	9 60%	0 0%	0 0%	6 40%
The issue was handled in a professional manner.	2 12%	8 50%	0 0%	0 0%	6 38%
The Department's findings were based on a logical interpretation of applicable law.	2 12%	8 50%	0 0%	0 0%	6 38%
The Department's suggestion for resolving the matter was reasonable.	3 19%	6 37%	0 0%	0 0%	7 44%

**48. Access to the Department's Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.**

Strongly Agree	13	16%
Agree	55	66%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	15	18%
<b>Total</b>	<b>83</b>	<b>100%</b>

**49. Other suggestions or comments regarding overall Department effectiveness.**

12 Responses

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

Yes	28	25%
No	86	75%
<b>Total</b>	<b>114</b>	<b>100%</b>

**51. 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.**

26 Responses

**52. 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.**

15 Responses

**COMMISSIONER'S BANKING EXAMINATION SURVEY RESULTS  
COMPARISON 2014 to 2015**

**158 Responses or 69.3% Response Rate – 2015**  
**193 Responses or 74.2% Response Rate – 2014**

**CONSOLIDATED ALL REGIONS, TRUST & IT**

**I. EXAMINATION PROCESS**

1. The examiners clearly communicated the examination scope and goals to management prior to the start of the examination.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
158	2015	75%	24%	1%			
193	2014	75%	24%				1%

2. The examiners requests for information prior to and during the examination were timely and reasonable.

158	2015	70%	28%	2%			
193	2014	71%	27%	1%			1%

3. The examination team acted in a professional and courteous manner during the examination.

158	2015	84%	14%	1%			1%
193	2014	86%	13%				1%

4. The examiners communicated with management throughout the examination.

158	2015	80%	20%				
193	2014	78%	21%				1%

5. The examiners are informed of current industry issues and were knowledgeable of your bank.

158	2015	71%	25%	1%			3%
193	2014	67%	30%	1%			2%

6. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:

158	2015						
193	2014						

7. The examiners remain focused on the key issues confronting your institution.

158	2015	70%	29%				1%
193	2014	70%	26%	1%			3%

8. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.

158	2015	78%	21%				1%
193	2014	79%	19%	1%			1%

9. Conclusions regarding the bank's condition were well supported.

158	2015	68%	29%	1%	1%		1%
193	2014	70%	26%	1%			3%

10. Recommendations for corrective actions were reasonable.

158	2015	61%	33%	1%			5%
193	2014	63%	28%	1%	1%		7%

11. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with exam policy?

158	2015	94%				6%	
193	2014	93%				4%	3%
		NO				YES	

**II. EXAMINATION REPORTS**

1. The examination report was received in a timely fashion.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
158	2015	79%	19%	1%			1%
193	2014	72%	26%				2%

2. The report of examination clearly communicates the examination findings and provides useful information.

158	2015	74%	24%	1%			1%
193	2014	72%	27%				1%

3. The tone and content of the report of examination is consistent with the board and/or exit meetings.

158	2015	75%	21%	3%			1%
193	2014	75%	23%	1%			1%

**CONSOLIDATED ALL REGIONS, TRUST & IT**

**III. EXAMINATION SCOPE AND CORRESPONDENCE**

1. The examination was conducted without placing an undue burden on the institution.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
158	2015	56%	41%	3%			
193	2014	56%	41%	2%			1%

2. The on-site portion of the examination was completed in a reasonable timeframe.

158	2015	69%	28%	1%			2%
193	2014	73%	24%	1%			2%

3. The use of pre-examination time through gathering documents and working off-site worked well and saved the bank time.

158	2015	75%	22%	3%			
193	2014	74%	23%	2%			1%

4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.

158	2015	69%	25%				6%
193	2014	70%	24%				5%

## **SURVEY OF CONSUMER COMPLAINANTS OF BANKS, TRUST COMPANIES, FOREIGN BANK AGENCIES, AND PRIVATE CHILD SUPPORT ENFORCEMENT AGENCIES**

Thirty-seven surveys were mailed to complainants who filed a complaint against a state-chartered bank, trust company, foreign bank agency, or private child support enforcement agency. Thirteen surveys were returned for a 35% response rate.

Approximately 69% of complainants found it relatively easy to file a complaint with our office. Overall, 42% of respondents were satisfied with the assistance received from the Department, while 50% were dissatisfied. Eight percent of respondents were impartial. Dissatisfied respondents generally did not receive resolutions in their favor. The agency makes every effort is made to reach an amicable resolution within the laws of the state.

Over 53% of the responses to this survey indicate that the consumer assistance staff handled their problem in a professional manner. Consumer assistance staff was rated courteous and friendly by 66% of respondents, 17% were impartial, and 8% had no opinion on the service offered. Eight percent of respondents expressed dissatisfaction with the consumer assistance staff.

To the extent possible, the Department attempts to contact the complainant to explain the findings to them prior to receiving our response letter. Consumers are provided with a synopsis of the results, and if applicable, any referral information. Consumers have generally been receptive to this approach.

## 2015 Consumer Service Feedback Survey

*Reflects summary responses from 13 surveys received or 35% of the 37 surveys mailed.*

### General Feedback

	# of Reponses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
1. It was relatively easy to file a complaint with the Department.	13	15%	54%	8%	15%	8%	0%
2. I had adequate access to the Consumer Assistance staff.	13	15%	46%	23%	15%	0%	0%
3. The Consumer Assistance staff handled my problem in a professional manner.	13	15%	38%	23%	15%	8%	0%
4. Overall, I was satisfied with the Department's assistance.	12	17%	25%	8%	17%	33%	0%

	# of Reponses	Web Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
5. How did you find out about us?	13	31%	8%	0%	23%	38%

	# of Reponses	Mail	E-mail	In Person	Other
6. How did you file your complaint?	13	54%	31%	0%	15%

*Please complete this section if you contacted the Department by telephone: (if not applicable skip to #13)*

	# of Reponses	Yes	No
7. Did you use the agency's toll-free number?	12	50%	50%
8. If not, were you informed about the agency's toll free number?	10	60%	40%
9. Were you asked to submit a complaint form to begin an investigation?	11	64%	36%

	# of Reponses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
10. The Department's automated menu was relatively easy to use.	12	8%	50%	8%	17%	8%	8%
11. The Consumer Assistance staff adequately identified themselves.	12	17%	42%	25%	8%	8%	0%
12. The Consumer Assistance staff was courteous and friendly.	12	33%	33%	17%	8%	0%	8%

## 2015 Consumer Service Feedback Survey

Reflects summary responses from 13 surveys received or 35% of the 37 surveys mailed.

Please complete the following if your complaint was NOT resolved in your favor: (if not applicable skip to #21)

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
13. I feel the Consumer Assistance staff understood the basis of my complaint.	10	20%	20%	0%	30%	20%	10%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	10	10%	0%	20%	30%	40%	0%
15. A copy of applicable laws was included in the Department's response.	10	10%	40%	10%	10%	30%	0%
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	9	11%	33%	22%	22%	11%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	9	0%	56%	0%	11%	22%	11%
18. The explanation given was fair and objective.	10	10%	10%	0%	20%	50%	10%
19. Options were offered to help me resolve my problem.	9	0%	11%	11%	11%	67%	0%
20. I received a response within the timeframes disclosed to me.	9	0%	33%	11%	11%	44%	0%

Please complete the following if your complaint was resolved in your favor: (if not applicable skip to # 27)

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
21. I feel the Consumer Assistance staff understood the basis of my complaint.	10	20%	40%	0%	20%	20%	0%
22. The response provided addressed the important aspects of my complaint and provided useful information.	10	20%	40%	0%	10%	30%	0%
23. A copy of applicable laws was included in the Department's response.	10	10%	40%	20%	10%	10%	10%
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	9	0%	44%	22%	0%	22%	11%
25. The resolution was fair considering applicable laws.	10	20%	40%	10%	0%	20%	10%
26. I received a response within the timeframes disclosed to me.	10	20%	40%	30%	0%	10%	0%

If you accessed the Department via the Internet:

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
27. I found the website easy to use.	10	20%	30%	10%	20%	0%	20%
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.	8	13%	25%	25%	13%	0%	25%

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## Analysis of Money Service Business Survey

### *Rate the Department Analysis*

Email notifications were sent to 133 MSBs requesting that they complete the online survey. The Department received 45 responses, accounting for only 37% of the total number of licensees. The MSB area continues to receive excellent ratings regarding the Department's examination and support functions, with 100% of respondents expressing overall satisfaction with the Department's effectiveness. Only one respondent had any negative criticism regarding the report of examination being received in a timely fashion.

## SPECIAL AUDITS "RATE THE DEPARTMENT" SURVEY - 2016 MSB

Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2016. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

24 Respondents

## COMMUNICATION & CORRESPONDENCE

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

Strongly Agree	28	62%
Agree	17	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>45</b>	<b>100%</b>

### 3. Headquarters staff is generally accessible.

Strongly Agree	28	62%
Agree	15	34%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	1	2%
<b>Total</b>	<b>45</b>	<b>100%</b>

### 4. Headquarters office staff provide timely and accurate feedback/answers.

Strongly Agree	27	60%
Agree	17	38%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>45</b>	<b>100%</b>

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

Strongly Agree	23	51%
Agree	22	49%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>45</b>	<b>100%</b>

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

17 Responses

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

13 Responses

**8. Other suggestions or comments regarding communication and correspondence.**

13 Responses

**EXAMINATION COMMUNICATION**

**9. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.**

Strongly Agree	25	61%
Agree	14	34%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**10. Access to the Department’s Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.**

Strongly Agree	15	37%
Agree	12	29%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	14	34%
<b>Total</b>	<b>41</b>	<b>100%</b>

**11. Examiners’ requests for information prior to and during the examinations are timely and reasonable.**

Strongly Agree	26	63%
Agree	13	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**12. The Examiner-in-Charge and the examination team acted in a professional and courteous manner during the examination.**

Strongly Agree	31	76%
Agree	8	19%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**13. Examiners adequately communicated with management throughout the examination.**

Strongly Agree	30	73%
Agree	9	22%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**14. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.**

Strongly Agree	26	63%
Agree	13	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**15. In what areas, if any, do you feel examiners need additional training or education?**

12 Responses

**16. Examiners remained focused on the key issues confronting your company.**

Strongly Agree	23	56%
Agree	15	37%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>41</b>	<b>100%</b>

**17. The examiners clearly and effectively communicated their findings and concerns at the exit meeting.**

Strongly Agree	27	66%
Agree	12	29%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**18. Conclusions regarding the company's condition were well supported.**

Strongly Agree	25	61%
Agree	13	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>41</b>	<b>100%</b>

**19. Recommendations for corrective actions were reasonable.**

Strongly Agree	22	54%
Agree	15	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	10%
<b>Total</b>	<b>41</b>	<b>100%</b>

**20. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

16 Responses

**21. The report of examination was received in a timely fashion.**

Strongly Agree	24	58%
Agree	13	32%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	8%
<b>Total</b>	<b>41</b>	<b>100%</b>

**22. The report of examination clearly communicated examination findings, and corrective actions management needs to take.**

Strongly Agree	24	59%
Agree	14	34%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>41</b>	<b>100%</b>

**23. The tone and content of the report of examination were consistent with the exit meeting.**

Strongly Agree	24	59%
Agree	14	34%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
<b>Total</b>	<b>41</b>	<b>100%</b>

**24. The examination was conducted without placing undue burden on the company.**

Strongly Agree	20	49%
Agree	18	44%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	2	5%
<b>Total</b>	<b>41</b>	<b>100%</b>

**25. The on-site time-frame for the examination was reasonable.**

Strongly Agree	19	46%
Agree	18	44%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	8%
<b>Total</b>	<b>41</b>	<b>100%</b>

**26. Other suggestions or comments regarding examination communication..**

10 Responses

## CORPORATE ACTIVITIES DIVISION

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

Yes	2	5%
No	38	95%
<b>Total</b>	<b>40</b>	<b>100%</b>

### 28. The Corporate Division is accessible in meeting my needs.

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 29. Responses are generally timely.

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 30. The content and substance of responses are appropriate.

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 31. The Corporate staff handles my affairs professionally.

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 32. The process of handling requests is efficient

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 33. Requests for information are reasonable.

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

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

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

### 35. Other suggestions or comments regarding communication and correspondence.

1 Responses

## LEGAL DIVISION

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

Yes	4	10%
No	36	90%
<b>Total</b>	<b>40</b>	<b>100%</b>

**37. The Legal Division is accessible in meeting my needs.**

Strongly Agree	2	22%
Agree	4	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	33%
<b>Total</b>	<b>9</b>	<b>100%</b>

**38. Responses are generally timely.**

Strongly Agree	2	22%
Agree	3	34%
Disagree	1	11%
Strongly Disagree	0	0%
No Opinion	3	33%
<b>Total</b>	<b>9</b>	<b>100%</b>

**39. The content and substance of responses are appropriate.**

Strongly Agree	3	33%
Agree	2	22%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

**40. The Legal staff handles my affairs professionally.**

Strongly Agree	2	25%
Agree	4	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	25%
<b>Total</b>	<b>8</b>	<b>100%</b>

**41. The process of handling requests is efficient.**

Strongly Agree	2	22%
Agree	3	33%
Disagree	1	11%
Strongly Disagree	0	0%
No Opinion	3	34%
<b>Total</b>	<b>9</b>	<b>100%</b>

**42. Requests for information are reasonable.**

Strongly Agree	2	25%
Agree	2	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	50%
<b>Total</b>	8	100%

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

Strongly Agree	4	45%
Agree	1	10%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	9	100%

**44. Other suggestions or comments regarding the legal division.**

1 Responses

**OVERALL DEPARTMENT EFFECTIVENESS****45. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	22	55%
Agree	16	40%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	1	3%
<b>Total</b>	40	100%

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

Strongly Agree	22	55%
Agree	18	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	40	100%

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

Strongly Agree	16	40%
Agree	20	50%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	8%
<b>Total</b>	<b>40</b>	<b>100%</b>

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

None	2	5%
1 to 10	25	63%
11 to 20	10	25%
21 to 50	2	5%
51+	1	2%
<b>Total</b>	<b>40</b>	<b>100%</b>

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

11 Responses

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

5 Responses

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

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	1 12%	3 38%	0 0%	0 0%	4 50%
The issue was handled in a professional manner.	1 12%	3 38%	0 0%	0 0%	4 50%
The Department's findings were based on a logical interpretation of applicable law.	1 12%	3 38%	0 0%	0 0%	4 50%
The Department's suggestion for resolving the matter was reasonable.	1 19%	3 38%	0 0%	0 0%	4 50%

**52. Other suggestions or comments regarding overall Department effectiveness.**

3 Responses

**53. 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.**

8 Responses

## Analysis of PFC/PCC /Cemetery Brokers Surveys

### *Rate the Department Analysis*

To obtain feedback on the Department's performance, notices were sent to 623 PFCs and PCCs requesting each entity to complete the online survey. Only 69 responses were received, accounting for about 11% of the total number of licensees. The overall results were positive.

The agency received a 99% satisfactory performance rating for the overall effectiveness of the Department in responding to licensee needs. Ninety-two percent of respondents agreed that significant changes to Department rules, policies, and procedures were communicated and explained in a timely manner. Responses reflect that these areas perform quality examinations and deliver support functions well within the industry's approval. Only three respondents conveyed negative criticisms.

## SPECIAL AUDITS "RATE THE DEPARTMENT" SURVEY - 2016 PFC/PCC

Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2016. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

51 Respondents

## COMMUNICATION & CORRESPONDENCE

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

Strongly Agree	18	26%
Agree	45	65%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	5	8%
<b>Total</b>	<b>69</b>	<b>100%</b>

### 3. Headquarters staff is generally accessible.

Strongly Agree	31	45%
Agree	36	53%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>69</b>	<b>100%</b>

### 4. Headquarters office staff provide timely and accurate feedback/answers.

Strongly Agree	34	49%
Agree	33	48%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	3%
<b>Total</b>	<b>69</b>	<b>100%</b>

### 5. Correspondence regarding routine business matters are handled in a prompt and effective manner.

Strongly Agree	37	54%
Agree	31	45%
Disagree	0	1%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>69</b>	<b>100%</b>

**6. What issues need to be addressed by the Department to improve the prepaid funeral contract or perpetual care cemetery industries in Texas?**

29 Responses

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

31 Responses

**8. Other suggestions or comments regarding communication and correspondence.**

27 Responses

**EXAMINATION COMMUNICATION**

**9. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.**

Strongly Agree	30	45%
Agree	33	50%
Disagree	3	5%
Strongly Disagree	1	0%
No Opinion	1	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**10. Access to the Department’s Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.**

Strongly Agree	17	26%
Agree	27	41%
Disagree	3	4%
Strongly Disagree	0	0%
No Opinion	19	29%
<b>Total</b>	<b>66</b>	<b>100%</b>

**11. Examiners’ requests for information prior to and during the examinations are timely and reasonable.**

Strongly Agree	33	50%
Agree	32	48%
Disagree	0	0%
Strongly Disagree	1	2%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**12. The Examiner-in-Charge and the examination team acted in a professional and courteous manner during the examination.**

Strongly Agree	46	70%
Agree	19	29%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>66</b>	<b>100%</b>

**13. Examiners adequately communicated with management throughout the examination.**

Strongly Agree	41	62%
Agree	25	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**14. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.**

Strongly Agree	38	58%
Agree	28	42%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**15. In what areas, if any, do you feel examiners need additional training or education?**

26 Responses

**16. Examiners remained focused on the key issues confronting your company.**

Strongly Agree	35	53%
Agree	25	37%
Disagree	3	5%
Strongly Disagree	0	0%
No Opinion	3	5%
<b>Total</b>	<b>66</b>	<b>100%</b>

**17. The examiners clearly and effectively communicated their findings and concerns at the exit meeting.**

Strongly Agree	39	59%
Agree	27	41%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**18. Conclusions regarding the company's condition were well supported.**

Strongly Agree	34	51%
Agree	31	47%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**19. Recommendations for corrective actions were reasonable.**

Strongly Agree	33	50%
Agree	32	48%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**20. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

35 Responses

**21. The report of examination was received in a timely fashion.**

Strongly Agree	35	53%
Agree	31	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**22. The report of examination clearly communicated examination findings, and corrective actions management needs to take.**

Strongly Agree	35	53%
Agree	31	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**23. The tone and content of the report of examination were consistent with the exit meeting.**

Strongly Agree	35	53%
Agree	31	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**24. The examination was conducted without placing undue burden on the company.**

Strongly Agree	30	45%
Agree	34	52%
Disagree	2	3%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>66</b>	<b>100%</b>

**25. The on-site time-frame for the examination was reasonable.**

Strongly Agree	32	49%
Agree	30	45%
Disagree	2	3%
Strongly Disagree	0	0%
No Opinion	2	3%
<b>Total</b>	<b>66</b>	<b>100%</b>

**26. Other suggestions or comments regarding examination communication..**

24 Responses

## LEGAL DIVISION

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

Yes	3	5%
No	61	95%
<b>Total</b>	<b>64</b>	<b>100%</b>

### 28. The Legal Division is accessible in meeting my needs.

Strongly Agree	1	5%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	12	63%
<b>Total</b>	<b>19</b>	<b>100%</b>

### 29. Responses are generally timely.

Strongly Agree	1	5%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	12	63%
<b>Total</b>	<b>19</b>	<b>100%</b>

### 30. The content and substance of responses are appropriate.

Strongly Agree	1	5%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	12	63%
<b>Total</b>	<b>19</b>	<b>100%</b>

### 31. The Legal staff handles my affairs professionally.

Strongly Agree	0	0%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	13	68%
<b>Total</b>	<b>19</b>	<b>100%</b>

**32. The process of handling requests is efficient.**

Strongly Agree	0	0%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	13	68%
<b>Total</b>	<b>19</b>	<b>100%</b>

**33. Requests for information are reasonable.**

Strongly Agree	0	0%
Agree	6	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	13	68%
<b>Total</b>	<b>19</b>	<b>100%</b>

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

Strongly Agree	1	5%
Agree	10	50%
Disagree	0	0%
Strongly Disagree	1	5%
No Opinion	8	40%
<b>Total</b>	<b>20</b>	<b>100%</b>

**35. Other suggestions or comments regarding the legal division.**

8 Responses

**OVERALL DEPARTMENT EFFECTIVENESS**

**36. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	27	43%
Agree	35	56%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>63</b>	<b>100%</b>

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

Strongly Agree	27	43%
Agree	36	57%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>63</b>	<b>100%</b>

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

Strongly Agree	19	30%
Agree	38	60%
Disagree	1	2%
Strongly Disagree	1	2%
No Opinion	4	6%
<b>Total</b>	<b>63</b>	<b>100%</b>

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

None	7	11%
1 to 10	43	69%
11 to 20	9	14%
21 to 50	4	6%
51+	0	6%
<b>Total</b>	<b>63</b>	<b>100%</b>

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

34 Responses

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

15 Responses

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

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	3 23%	3 23%	0 0%	0 0%	7 54%
The issue was handled in a professional manner.	3 23%	3 23%	0 0%	0 0%	7 54%
The Department's findings were based on a logical interpretation of applicable law.	3 25%	3 25%	0 0%	0 0%	7 50%
The Department's suggestion for resolving the matter was reasonable.	3 23%	3 23%	0 0%	0 0%	7 40%

**43. Other suggestions or comments regarding overall Department effectiveness.**

11 Responses

**44. 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.**

12 Responses

## **SURVEY OF CONSUMER COMPLAINANTS OF PFC, PCC, CEMETERY BROKERS AND MSB LICENSEES**

Fifty-two PFC and PCC complainants were mailed surveys and eight responded. There were no cemetery broker complaints during the survey period. Overall, 88% of respondents were satisfied with the Department's assistance. There was dissatisfaction from one individual whose complaint was not resolved in their favor and felt the Department's response did not explain why their complaint could not be resolved. To ensure consumers are provided with the information necessary to clearly understand the Department's statutory authority and review, copies of relevant laws and regulations are provided. For consumers who had their complaint resolved in their favor, 100% were satisfied with the consumer assistance staff and the Department's response.

Twenty-five surveys were mailed to complainants of MSBs; and one response was received. The respondent was satisfied with the agency's assistance and consumer assistance staff.

No complaints regarding cemetery brokers were received during this survey period.

**Special Audits Consumer Feedback Survey - Comparison  
Prepaid Funeral Benefits & Perpetual Care Cemeteries**

*Reflects summary responses from 8 2015 surveys received or 15% of the 52 surveys mailed.*

**Complaints opened in FY-2015**

**General Feedback:**

1. It was relatively easy to file a complaint with the Department.
2. I had adequate access to the Consumer Assistance staff.
3. The Consumer Assistance staff handled my problem in a professional manner.
4. Overall, I was satisfied with the Department's assistance.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
8	2015	75%	25%	0%	0%	0%	0%
8	2015	50%	38%	13%	0%	0%	0%
8	2015	75%	13%	13%	0%	0%	0%
8	2015	88%	0%	0%	0%	13%	0%

5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
8	2015	0%	0%	25%	50%	25%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
8	2015	75%	0%	0%	25%

**If you contacted the Department by telephone:**

7. Did you use the agency's toll-free number
8. If not, were you informed about the agency's toll-free number?
9. Were you asked to submit a complaint form to begin an investigation?
10. The Department's automated menu was relatively easy to use.
11. The Consumer Assistance staff adequately identified themselves.
12. The Consumer Assistance staff was courteous and friendly.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
8	2015	88%	0%	0%	13%	0%	0%
2	2015	50%	0%	0%	50%	0%	0%
8	2015	88%	0%	0%	13%	0%	0%
6	2015	50%	17%	0%	0%	0%	33%
7	2015	88%	0%	0%	0%	0%	14%
7	2015	100%	0%	0%	0%	0%	0%

**If your complaint was NOT resolved in your favor:**

13. I feel the Consumer Assistance staff understood the basis of my complaint.
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.
15. A copy of applicable laws was included in the Department's response.
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.
17. An explanation was given as to why the Department could not resolve my complaint.
18. The explanation given was fair and objective.
19. Options were offered to help me resolve my problem.
20. I received a response within the timeframes disclosed to me.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
2	2015	50%	0%	0%	0%	50%	0%
2	2015	50%	0%	0%	0%	50%	0%
2	2015	50%	0%	0%	0%	0%	50%
1	2015	0%	0%	0%	100%	0%	0%
2	2015	50%	0%	0%	50%	0%	0%
2	2015	0%	50%	0%	50%	0%	0%
2	2015	50%	50%	0%	0%	0%	0%

**Special Audits Consumer Feedback Survey - Comparison  
Prepaid Funeral Benefits & Perpetual Care Cemeteries**

*Reflects summary responses from 8 2015 surveys received or 15%  
of the 52 surveys mailed.*

**If your complaint was resolved in your favor:**

21. I feel the Consumer Assistance staff understood the basis of my complaint.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
7	2015	57%	43%	0%	0%	0%	0%

22. The response provided addressed the important aspects of my complaint and provided useful information.

7	2015	100%	0%	0%	0%	0%	0%
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23. A copy of applicable laws was included in the Department's response.

6	2015	83%	0%	17%	0%	0%	0%
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24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

6	2015	100%	0%	0%	0%	0%	0%
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25. The resolution was fair considering applicable laws.

7	2015	57%	29%	14%	0%	0%	0%
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26. I received a response within the timeframes disclosed to me.

7	2015	71%	29%	0%	0%	0%	0%
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**If you accessed the Department via the Internet:**

27. I found the website easy to use.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
4	2015	0%	0%	25%	0%	0%	75%

28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.

4	2015	0%	25%	0%	0%	0%	75%
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## Consumer Relations Representatives

Agency personnel designated as Customer Relations Representatives for the various regulated industries are as follows:

Texas Department of Banking  
 2601 N. Lamar Blvd.  
 Austin, Texas 78705

[www.dob.texas.gov](http://www.dob.texas.gov)  
[www.prepaidfunerals.texas.gov](http://www.prepaidfunerals.texas.gov)  
[www.ectf.dob.texas.gov](http://www.ectf.dob.texas.gov)

Toll Free: 877-276-5554

For state-chartered banks, trust companies, and foreign bank agencies, and private child support enforcement agencies operating in Texas:	For licensed perpetual care cemeteries, prepaid funeral contract, and registered cemetery brokers operating in Texas:	For money services businesses operating in Texas:
<p>Mr. David Guillen            512-475-1315            512-475-1313 (fax)  <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a></p>	<p>Mrs. Rebecca McCreedy            512-475-1287            512-475-1288 (fax)  <a href="mailto:pfcpc@dob.texas.gov">pfcpc@dob.texas.gov</a></p>	<p>Ms. Mary Ann Gonzales            512-475-1291            512-475-1288 (fax)  <a href="mailto:msb@dob.texas.gov">msb@dob.texas.gov</a></p>