

"Rate the Department" Survey - 2017

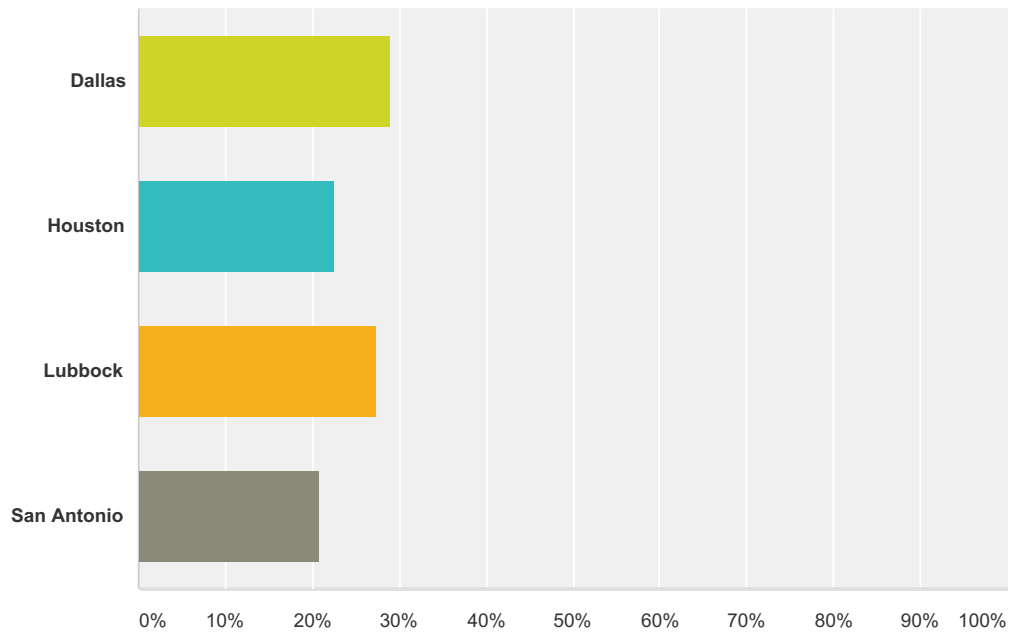
Q1 Person Completing the Survey?

Answered: 50 Skipped: 12

Answer Choices	Responses	
Name (optional)	98.00%	49
Name of Entity (optional)	98.00%	49

Q2 The regional office that directly supervises your institution?

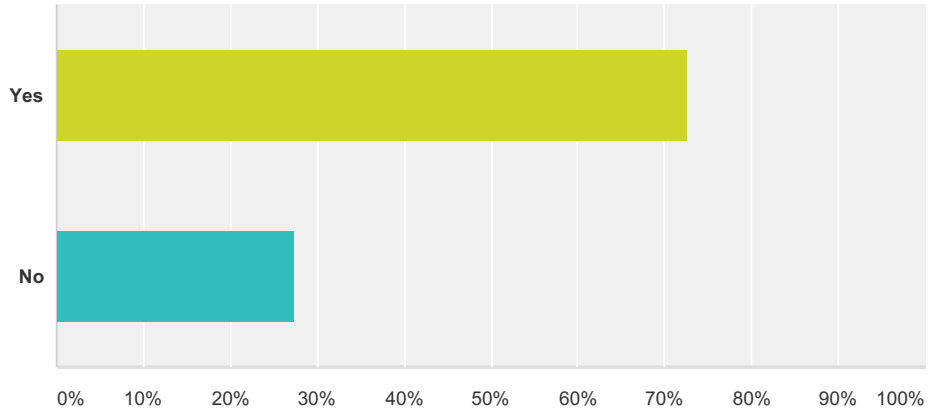
Answered: 62 Skipped: 0



Answer Choices	Responses
Dallas	29.03% 18
Houston	22.58% 14
Lubbock	27.42% 17
San Antonio	20.97% 13
Total	62

Q3 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

Answered: 62 Skipped: 0

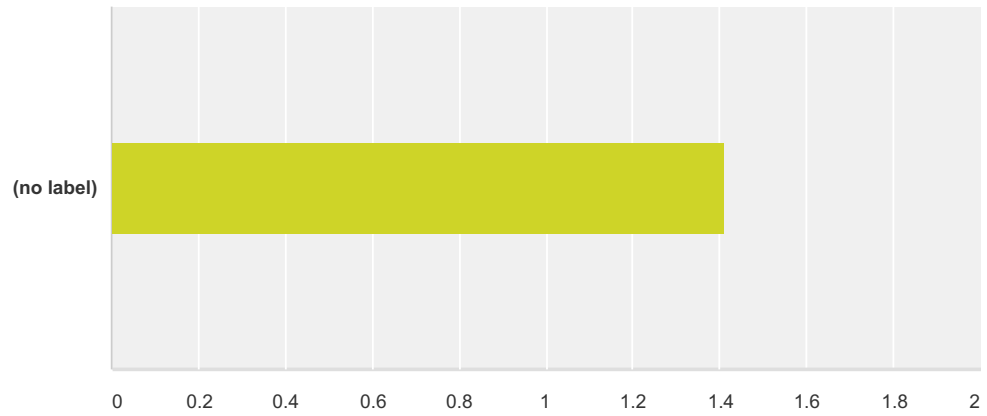


Answer Choices	Responses	
Yes	72.58%	45
No	27.42%	17
Total		62

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Q4 I appreciate the opportunity to discuss matters of interest in a non-exam setting.

Answered: 46 Skipped: 16



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	58.70% 27	41.30% 19	0.00% 0	0.00% 0	0.00% 0	46	1.41

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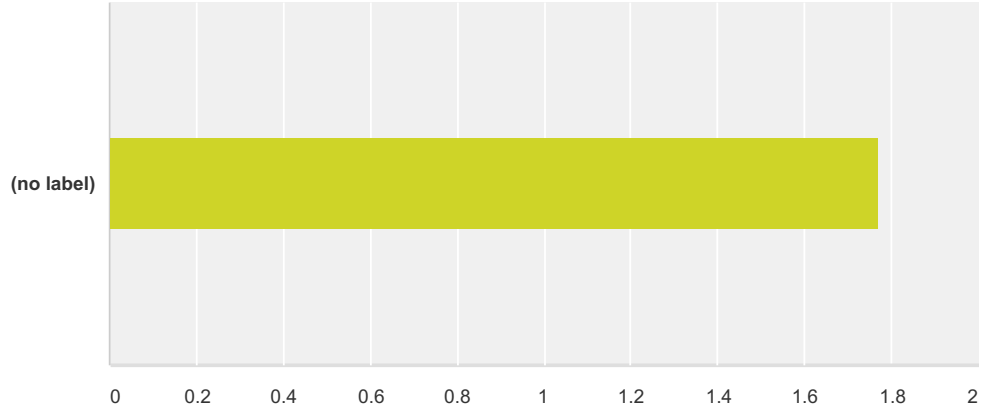
Q5 How could the program be improved?

Answered: 22 Skipped: 40

#	Responses	Date
1	the Department's Regional Director called me at least 2 times over the 12 months and also accepted a meeting with the Bank in Q4-2016 in Austin. Very open to communication with the Bank.	2/10/2017 4:01 PM
2	Call program seems effective.	2/2/2017 10:05 AM
3	Works well as is.	1/30/2017 11:52 AM
4	Keep having the out reach meeting like you had for CSBS.. Good discussions on hot topics at those meetings	1/30/2017 9:34 AM
5	Possibly an additional call annually although the banker usually calls the TDB if we have questions.	1/27/2017 7:44 AM
6	n/a	1/25/2017 10:36 AM
7	the DOB staff are a great resource	1/24/2017 11:52 AM
8	I like the informal telephone discussion that currently exists.	1/24/2017 10:13 AM
9	No comment	1/24/2017 9:34 AM
10	Department does a good job of notifying in writing of any updates.	1/23/2017 2:31 PM
11	We have been very pleased with access to the Department in non-exam settings.	1/13/2017 9:16 AM
12	The TDB is and has always been a source of information to State banks in Texas. While roles are certainly understood, the "team" of bank and agency is reinforced constantly. It would be difficult to enumerate ways to make it better.	1/12/2017 2:11 PM
13	Works fine for us as is.	1/12/2017 9:05 AM
14	I am very pleased with my experiences with Bobby and his staff. No complaints	1/11/2017 3:08 PM
15	I'm fine with it as it is	1/11/2017 8:23 AM
16	You provide the confidence and power to your staff to answer questions versus citing regulation. Keep that up please.	1/10/2017 8:57 PM
17	visits	1/10/2017 4:23 PM
18	Seems fine.	1/10/2017 3:41 PM
19	Occasional face to face visits with bankers just to discuss issues. While phone and email communications are excellent, there is much to be gained in trust and support from direct visits.	1/10/2017 2:47 PM
20	Nothing comes to mind.	1/10/2017 11:36 AM
21	Maybe give me a day's warning that the call is coming - but that's only a minor suggestion. I just appreciate the interest and conversation.	1/10/2017 10:45 AM
22	No suggestions	1/10/2017 10:02 AM

Q6 Material changes to the Department's rules, policies and procedures are communicated to us in a timely fashion.

Answered: 62 Skipped: 0

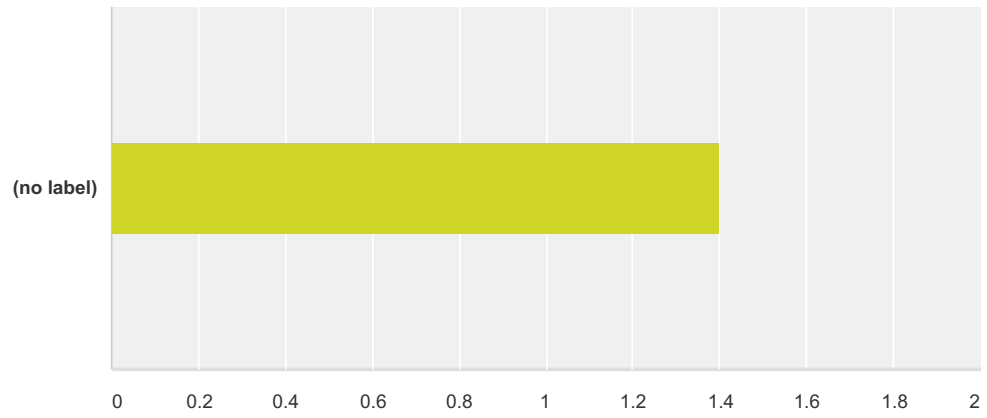


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	30.65% 19	66.13% 41	0.00% 0	1.61% 1	1.61% 1	62	1.77

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Q7 Regional office staff is generally accessible.

Answered: 62 Skipped: 0

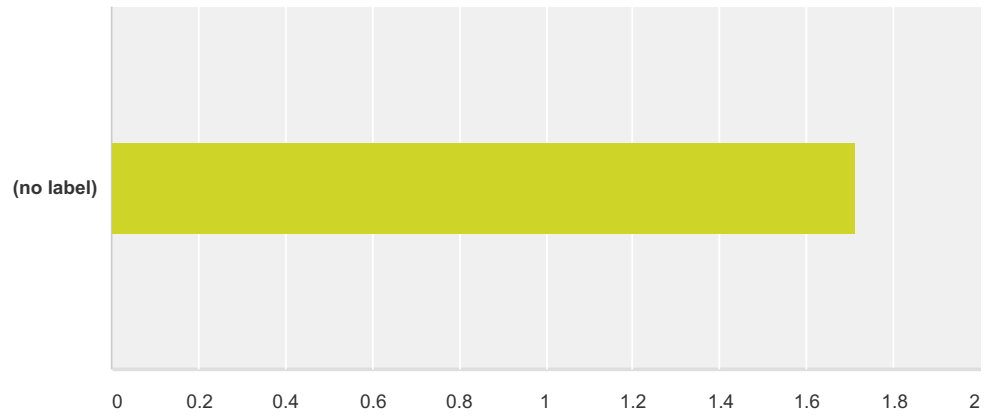


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	59.68% 37	40.32% 25	0.00% 0	0.00% 0	0.00% 0	62	1.40

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Q8 Headquarters staff is generally accessible.

Answered: 62 Skipped: 0

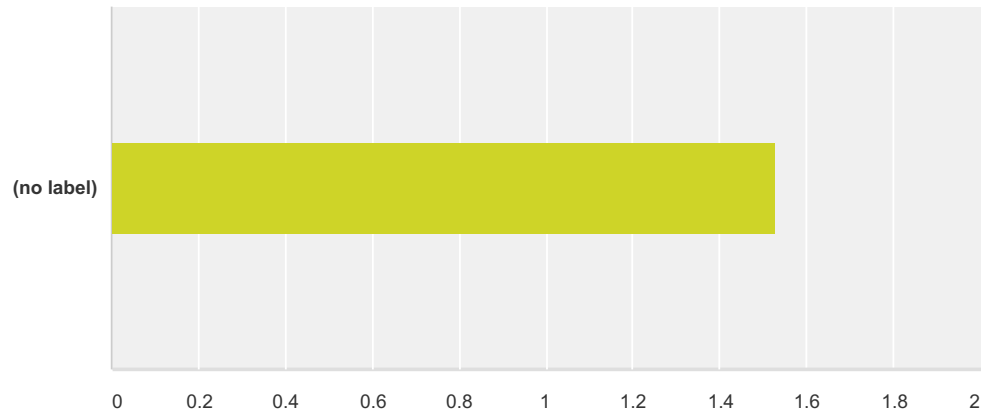


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	43.55% 27	51.61% 32	0.00% 0	0.00% 0	4.84% 3	62	1.71

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Q9 Regional office staff provide timely and accurate feedback/answers.

Answered: 62 Skipped: 0

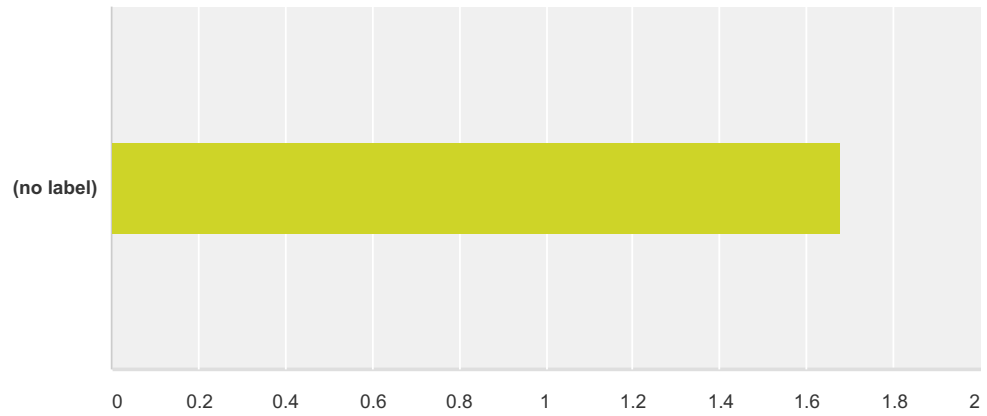


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	46.77% 29	53.23% 33	0.00% 0	0.00% 0	0.00% 0	62	1.53

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Q10 Headquarters office staff provide timely and accurate feedback/answers.

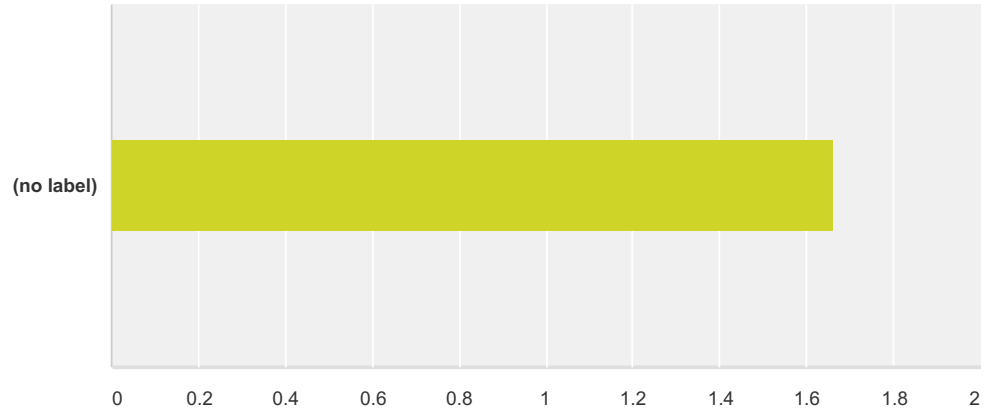
Answered: 62 Skipped: 0



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	41.94% 26	54.84% 34	0.00% 0	0.00% 0	3.23% 2	62	1.68

Q11 Correspondence within the Department regarding routine business matters is handled in a prompt and effective manner.

Answered: 62 Skipped: 0

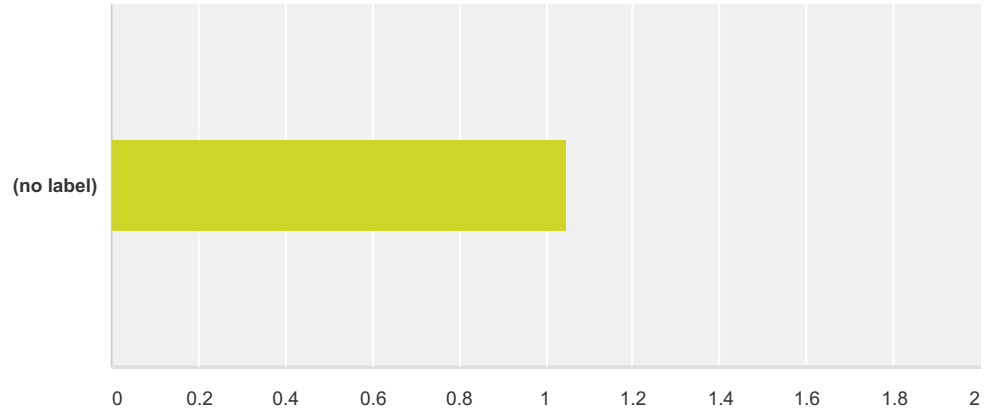


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	38.71% 24	59.68% 37	0.00% 0	0.00% 0	1.61% 1	62	1.66

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Q12 Although somewhat cumbersome, I understand the need for the Department's secure email system (ZIX) to communicate sensitive and confidential information.

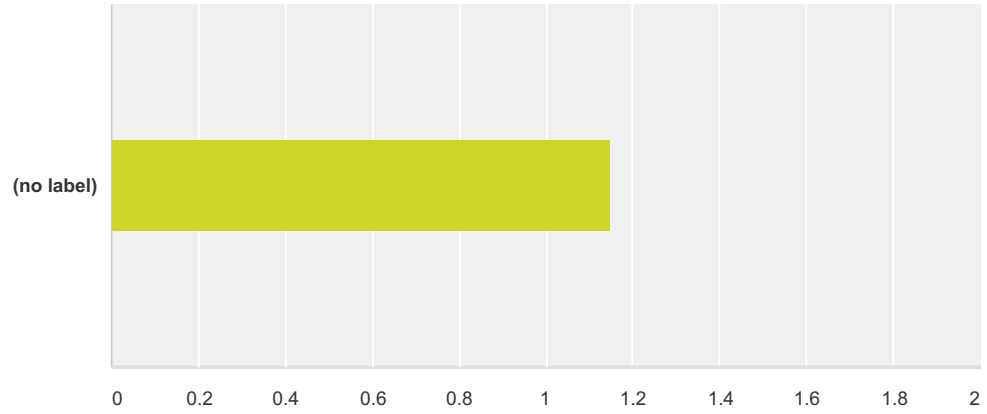
Answered: 62 Skipped: 0



	Yes	No	Total	Weighted Average
(no label)	95.16% 59	4.84% 3	62	1.05

Q13 Do you use the Department's secure Data Exchange portal (DEX) to upload and download information with the agency?

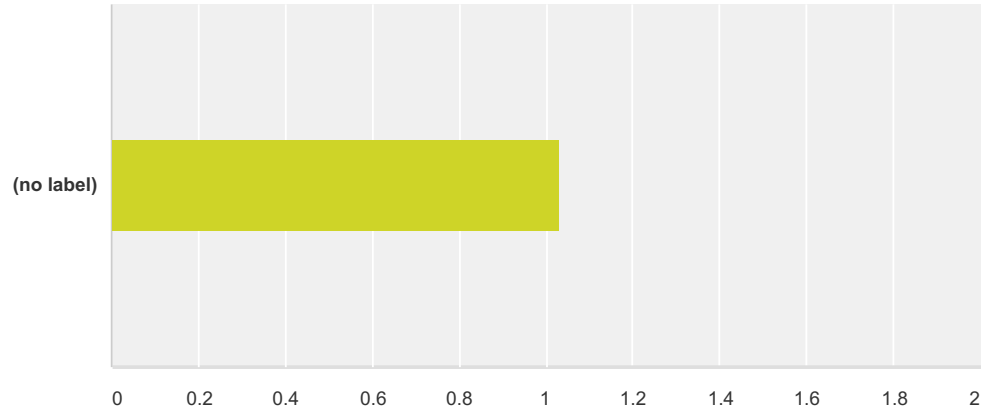
Answered: 62 Skipped: 0



	Yes	No	Total	Weighted Average
(no label)	85.48% 53	14.52% 9	62	1.15

Q14 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?

Answered: 62 Skipped: 0



	Yes	No	Total	Weighted Average
(no label)	96.77% 60	3.23% 2	62	1.03

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Q15 What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?

Answered: 27 Skipped: 35

#	Responses	Date
1	reduced regulations	2/10/2017 4:01 PM
2	Unsure?	2/2/2017 10:05 AM
3	Reduce Washington regulatory burden	1/31/2017 11:26 AM
4	Continued communication to the banks regarding ongoing issues, changes in regs or processes, and ability of community banks to obtain or get clarification on these changes.	1/30/2017 9:46 AM
5	I think you do a good job now. Glad to have calls to ask about our regional economy so no surprises to TDB at exam visits.	1/27/2017 7:44 AM
6	The Department, along with the FDIC, needs to reconsider the less restrictive branching of banks. Banks move into smaller communities, supplanting local community banks, primarily to grab deposits while offering few services to the local community and failing to address local needs.	1/25/2017 11:52 AM
7	I think making the public more aware of bank's limitations in certain areas. this is primarily caused by regulations and not banker desires.	1/25/2017 10:36 AM
8	Helping some banks understand the changes occurring in the State's oil and gas industry.	1/24/2017 12:10 PM
9	save the little banks	1/24/2017 11:52 AM
10	advocacy on state and federal levels very good	1/24/2017 11:11 AM
11	continue to protect community banking at the federal level, voice concerns of federal regulations	1/24/2017 10:27 AM
12	No comment	1/24/2017 9:34 AM
13	Department to stay on a self-funding basis, not part of legislative budget.	1/23/2017 2:31 PM
14	The Department continues to lead the way in addressing ways to improve the Texas banking system.	1/17/2017 12:32 PM
15	Roundtable forum with other bankers present, let by the Department could be helpful in discussing critical issues (i.e. cyber security, upcoming hot topics, etc.).	1/13/2017 9:16 AM
16	Continue to support the regulatory reform efforts. Commissioner Cooper's CSBS leadership represents community bankers well.	1/12/2017 2:11 PM
17	Continue to provide our bank with information and recommendations.	1/12/2017 10:23 AM
18	Just continue to make us feel you are willing to help us with situations and not out to hurt us. I feel it is a good situation.	1/11/2017 3:08 PM
19	continue to assist community banks in the effort to provide regulatory relief	1/11/2017 8:23 AM
20	More in person visits.	1/10/2017 8:57 PM
21	assigned mentor or manager to discuss	1/10/2017 4:23 PM
22	Seems Fine.	1/10/2017 3:41 PM
23	Repeal of Dodd Frank would be a great start. It was truly a case of burning down the barn to get rid of rats. How could a \$50MM community bank be expected to comply with 3000 pages of confusion when the bank never did a single thing wrong that Dodd Frank was deigned to fix?	1/10/2017 2:47 PM
24	Continue to focus on safety and soundness issues.	1/10/2017 2:01 PM
25	Nothing comes to mind that are within the purview of the Dept.	1/10/2017 11:36 AM
26	Y'all do a great job	1/10/2017 10:45 AM
27	No suggestions	1/10/2017 10:02 AM

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Q16 What issues should be addressed by the Department to reduce or minimize regulatory burden?

Answered: 32 Skipped: 30

#	Responses	Date
1	It seems the Department understands that one size does not fit all and is available to discuss solutions and actions applicable to a community bank.	2/10/2017 4:01 PM
2	Fair Lending and Mortgage Regulations.	2/2/2017 10:05 AM
3	Continue to be a balance in favor of practical banking and regulations	1/31/2017 11:26 AM
4	Most revolves around massive recent and upcoming changes in consumer compliance, however understanding and implementing CECL is looming as a very time consuming and expensive endeavor for a community bank.	1/30/2017 11:52 AM
5	Support decrease of regulatory burden on a national level, such as repeal of Dodd-Frank, in Washington, DC.	1/30/2017 9:46 AM
6	Keep working on reducing fair lending challenges FDIC compliance is out of control	1/30/2017 9:34 AM
7	The Department, in conjunction with the FDIC and other agencies, should address the risk management system that is often redundant and time consuming. For smaller institutions such as ours, we are mandated to conduct multiple risk analyses, such as CATO, internet banking, GLBA, Cybersecurity, etc., that are often only tangentially applicable to services actually offered by the bank and repeatedly seek to measure the same risks. When manpower is at a minimum, these multiple risk assessments have a negative impact on productivity.	1/25/2017 11:52 AM
8	I think it is important to look at a regulation and its' relevance and importance and then work to amend or remove said regulation.	1/25/2017 10:36 AM
9	Mortgage lending / TRID.	1/24/2017 1:11 PM
10	I feel that the Commissioners position on regulation that is creating an undue burden has been helpful and should be continued.	1/24/2017 12:10 PM
11	fair lending slow the pace of regulatory changes	1/24/2017 11:52 AM
12	perhaps look into taking rules and regulations off the books that no longer apply to the current banking environment	1/24/2017 10:27 AM
13	I believe the Department has actively worked to reduce regulatory burden through the Banking Commissioner's active participation in the CSBS.	1/24/2017 10:13 AM
14	Reduce the regulatory burden for small community banks.	1/24/2017 10:01 AM
15	Lessen CFPB burden.	1/23/2017 2:31 PM
16	The Department continues to lead the way in addressing ways to improve the Texas banking system.	1/17/2017 12:32 PM
17	Work along side bank trade associations to encourage a bifurcated regulatory system.	1/12/2017 4:05 PM
18	The burden posed by regulation is well understood by the TDB, CSBS, and the banking associations. Perhaps the greatest burden comes from compliance issues, which are generally Federal in nature.	1/12/2017 2:11 PM
19	It is obvious to me Commissioner Cooper is proactive in trying to minimize regulatory burden. I'm not sure what else you or anyone else can do to lessen the burden.	1/12/2017 11:09 AM
20	None	1/12/2017 10:23 AM
21	Sarbanes Oxley: Increase the floor from \$1 Million to \$5 Million Most of our issues and concerns are compliance related: TRID, HMDA, Fair Lending, Appraisal requirements and others. We understand the need for regulations, just feel that there is a lot of room to adjust them to provide some relief to the FI and still hold banks and bankers accountable.	1/12/2017 9:05 AM
22	Not sure where to start with this one. I certainly feel way too much time is spent with confusing regulations and compliance. Hope we all can see improvements in the next year.	1/11/2017 3:08 PM
23	increase the mortgage loan threshold of HMDA reporting banks. We only close approximately 45 loans mortgage loans per year yet have to spend a significant # of man hours to comply with this reg	1/11/2017 8:23 AM

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24	Extend exam schedule to 18 months for banks over \$1.0 billion. Support Reg Relief bills up for consideration and back ICBA Plan for Prosperity.	1/10/2017 8:57 PM
25	timely and efficient exams	1/10/2017 4:23 PM
26	Anything possible to help roll back the wave of federal non-sense.	1/10/2017 3:41 PM
27	Examination schedules should take into account the examination needs between high performing banks w proven records and stable management as compared to banks needing regulatory supervision.	1/10/2017 2:47 PM
28	State regulatory issues aren't the issue. Federal regulatory requirements are very cumbersome. Any help with mortgage regulatory burdens would be appreciated.	1/10/2017 2:01 PM
29	Continued encouragement for legislators to differentiate community banks who have non-complex balance sheets and product offerings from the more complex, typically larger banks.	1/10/2017 11:36 AM
30	Continue to work with bank trade organizations like IBAT to eliminate burdensome and unproductive Federal regulations	1/10/2017 11:22 AM
31	There HAS to be a reduction in the number of regs. The burden is truly overwhelming, & I don't think ANYONE is truly doing anything. There is lots and lots of talk about how important community banks are - but nothing material ever gets done.	1/10/2017 10:45 AM
32	Commissioner Cooper has proven to be a worthy advocate for community banking and appears to have dedicated a large portion of his time to these issues. Through the CSBS, he has been an effective advocate and message bearer for our industry. He has it figured out and we should just allow him to continue working with CSBS, the various trade groups and his own tenacious pursuits of positive change.	1/10/2017 10:02 AM

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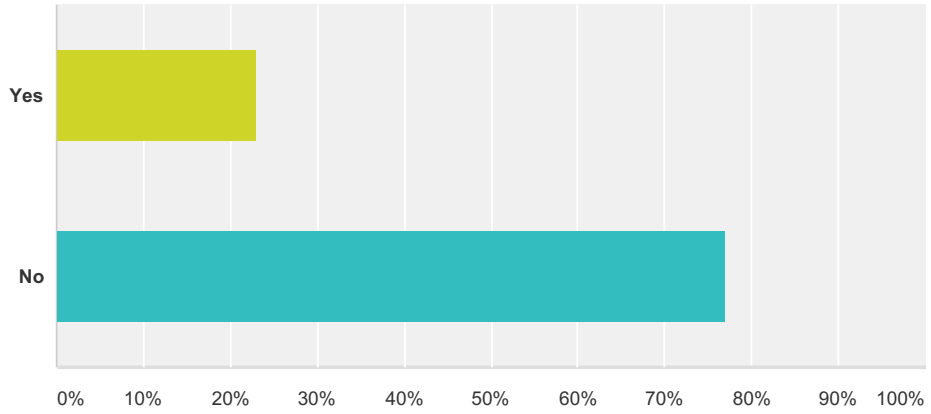
Q17 Other suggestions or comments regarding communication and correspondence.

Answered: 16 Skipped: 46

#	Responses	Date
1	Need to level the tax and regulatory playing field with Credit Unions.	2/2/2017 10:05 AM
2	Don't be a stranger	1/31/2017 11:26 AM
3	None at this time.	1/30/2017 11:52 AM
4	n/a	1/25/2017 10:36 AM
5	none	1/24/2017 12:10 PM
6	Really like the way the Dept gets our with banker's groups and visits	1/24/2017 11:11 AM
7	none	1/24/2017 10:27 AM
8	Always responsive	1/23/2017 2:31 PM
9	Our exam was 12/31/15. I was recently contacted by someone in Austin stating they had never received our exam responses. After researching this matter it was determined that the responses were uploaded to DEX and was received by the Houston office. The responses were not forwarded by mail to the Austin office.	1/12/2017 10:23 AM
10	None	1/11/2017 3:08 PM
11	none	1/11/2017 8:23 AM
12	Department does good job of working with their Banks and understand local situations	1/10/2017 4:23 PM
13	I have always appreciated the information published the the department about current trends, news, etc.	1/10/2017 3:41 PM
14	None come to mind.	1/10/2017 11:36 AM
15	I am totally pleased with communications to and from the TDOB,	1/10/2017 10:45 AM
16	None	1/10/2017 10:02 AM

Q18 Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section

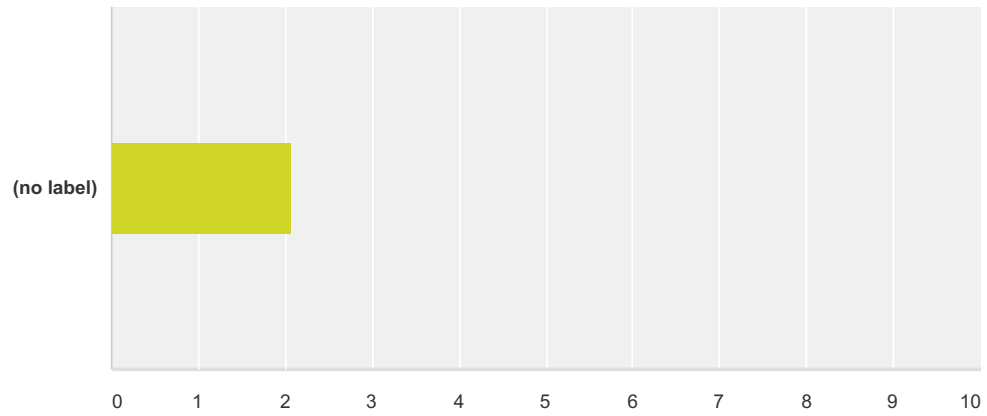
Answered: 61 Skipped: 1



Answer Choices	Responses	
Yes	22.95%	14
No	77.05%	47
Total		61

Q19 The Corporate Division is generally accessible.

Answered: 18 Skipped: 44

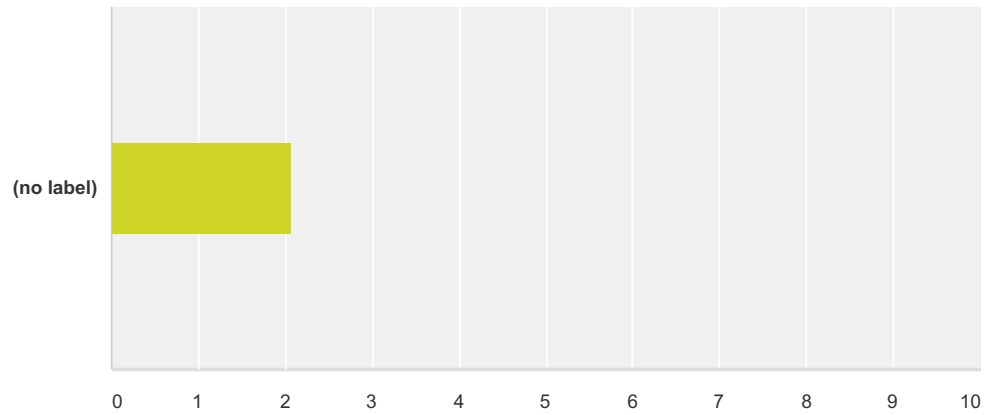


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

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Q20 Responses are generally timely.

Answered: 18 Skipped: 44

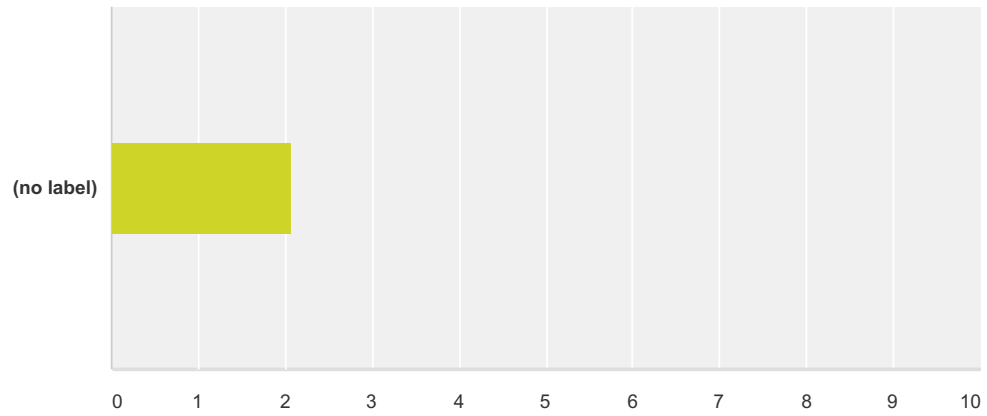


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

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Q21 The content and substance of responses are appropriate.

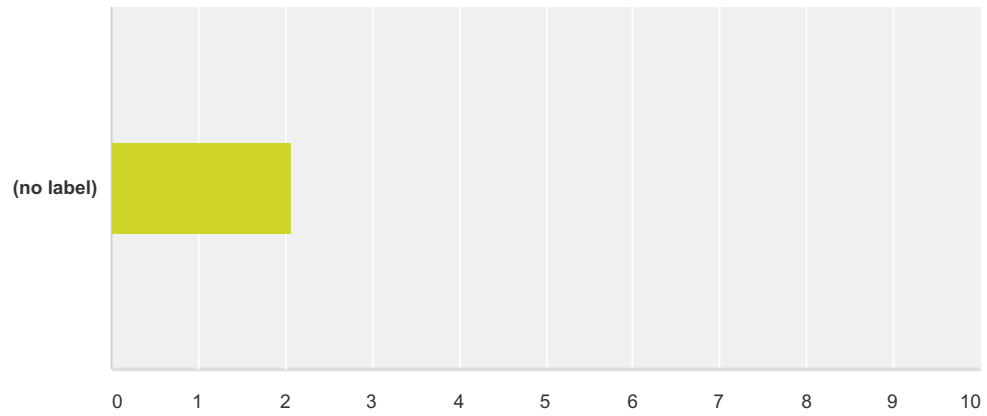
Answered: 18 Skipped: 44



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

Q22 The Corporate staff handles my affairs professionally.

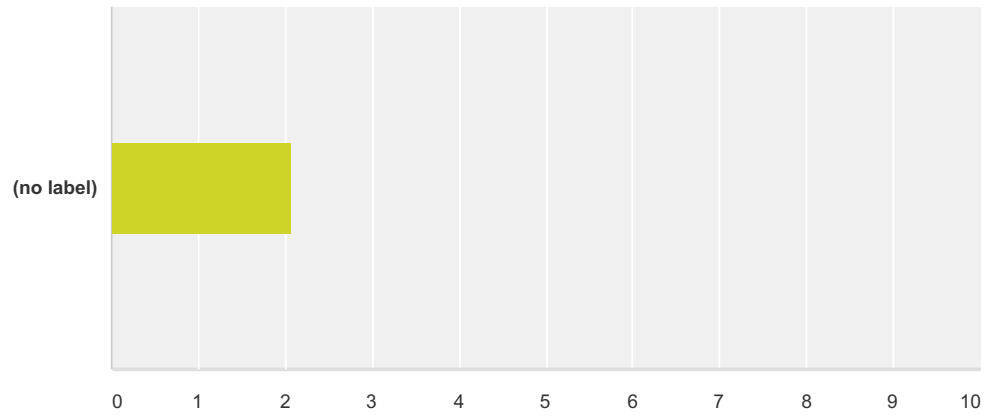
Answered: 18 Skipped: 44



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

Q23 The process of handling requests is efficient.

Answered: 18 Skipped: 44

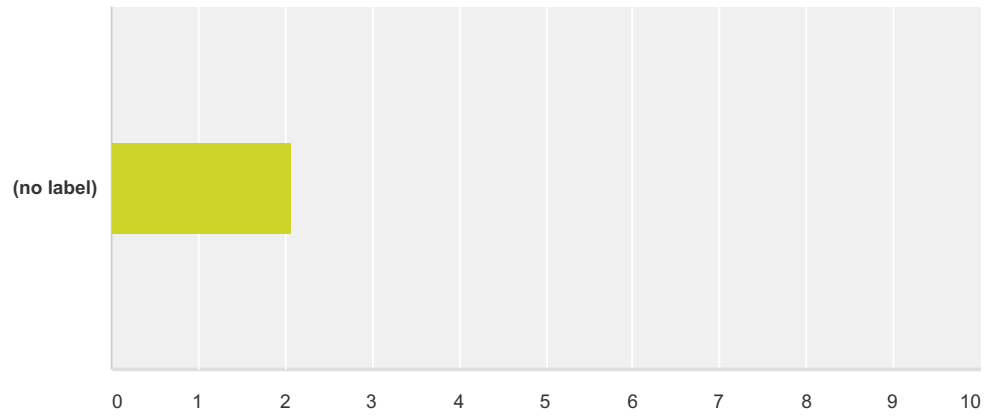


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

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Q24 Requests for information are reasonable.

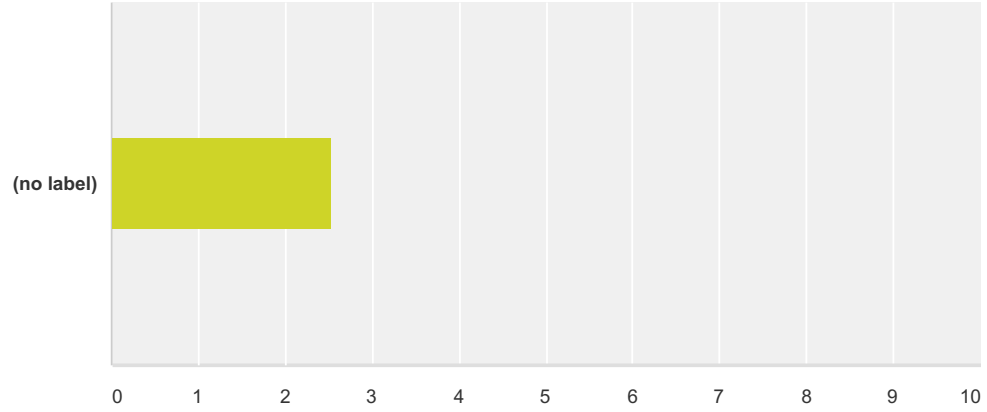
Answered: 18 Skipped: 44



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	44.44% 8	38.89% 7	0.00% 0	0.00% 0	16.67% 3	18	2.06

Q25 The Department's website for corporate application forms and related information is informative and easy to use.

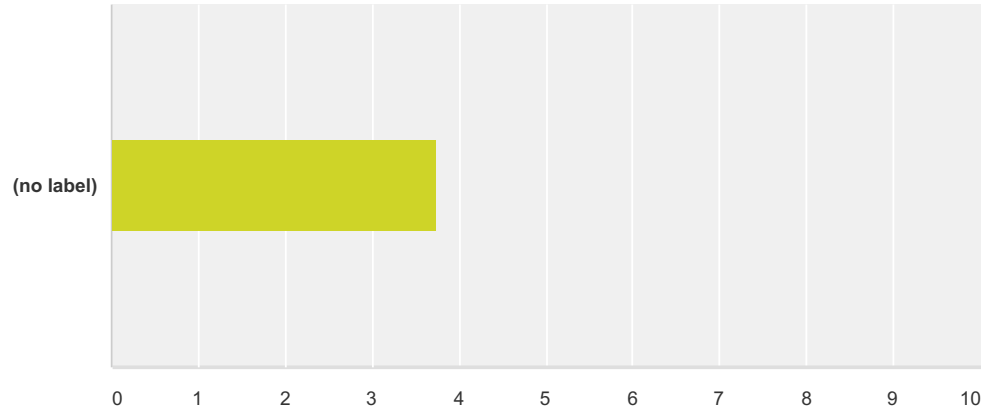
Answered: 19 Skipped: 43



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	26.32% 5	47.37% 9	0.00% 0	0.00% 0	26.32% 5	19	2.53

Q26 The Corporate Division's electronic filing system (CAFE) is useful and easy to use.

Answered: 19 Skipped: 43



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	15.79% 3	21.05% 4	0.00% 0	0.00% 0	63.16% 12	19	3.74

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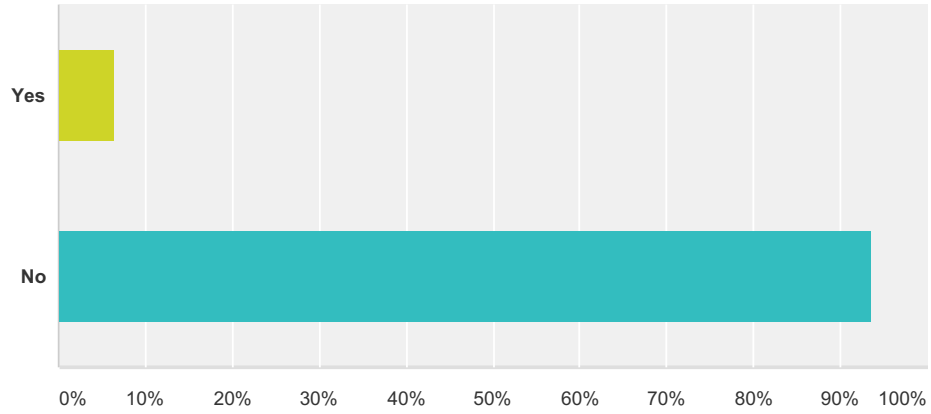
**Q27 Other suggestions or comments
regarding the Corporate Division.**

Answered: 3 Skipped: 59

#	Responses	Date
1	My use of corporate services was for a change in control application that I considered absolutely unnecessary. And, the fee, while reduced by 50% seemed excessive. The staff was great to work with...	1/10/2017 6:04 PM
2	No recent history. Comments based upon past experience.	1/10/2017 11:37 AM
3	none. We used corporate to help with a headquarters relocation project. Great service and assistance	1/10/2017 10:04 AM

Q28 Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section

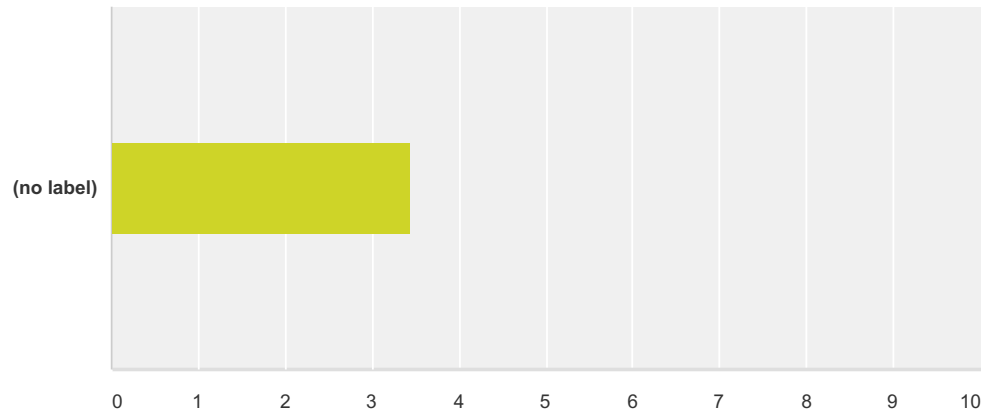
Answered: 61 Skipped: 1



Answer Choices	Responses	
Yes	6.56%	4
No	93.44%	57
Total		61

Q29 The Legal Division is accessible.

Answered: 9 Skipped: 53

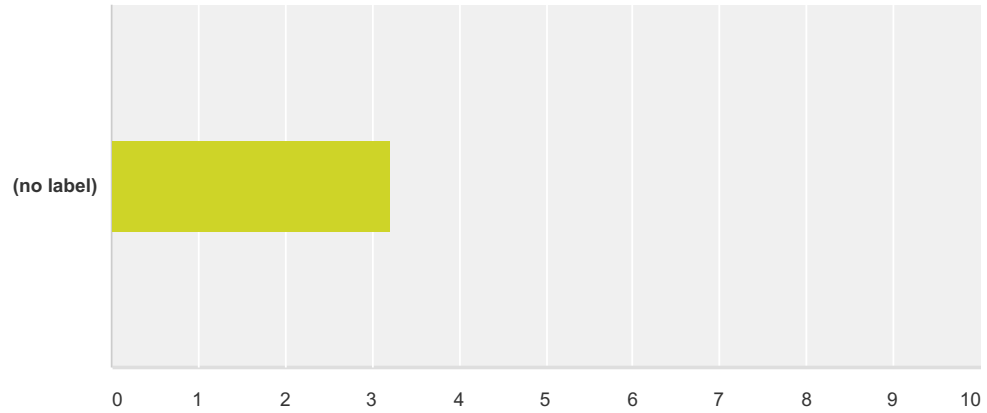


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	22.22% 2	22.22% 2	0.00% 0	0.00% 0	55.56% 5	9	3.44

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Q30 Responses are generally timely.

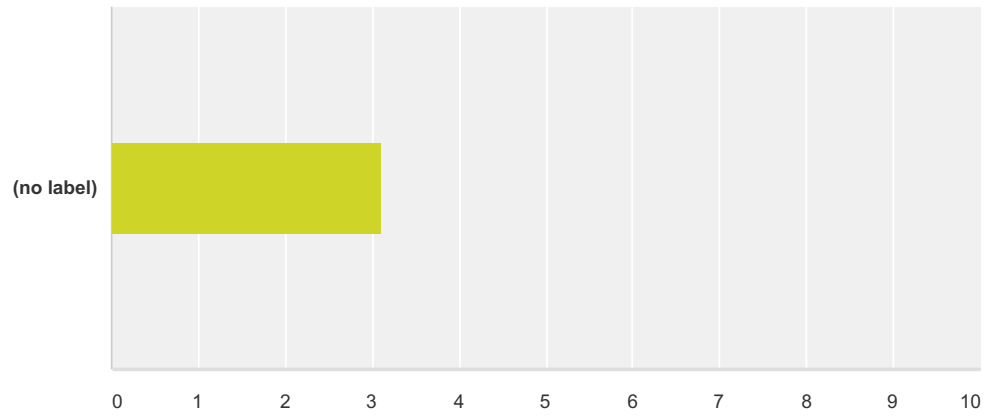
Answered: 9 Skipped: 53



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	22.22% 2	22.22% 2	11.11% 1	0.00% 0	44.44% 4	9	3.22

Q31 The content and substance of responses are appropriate.

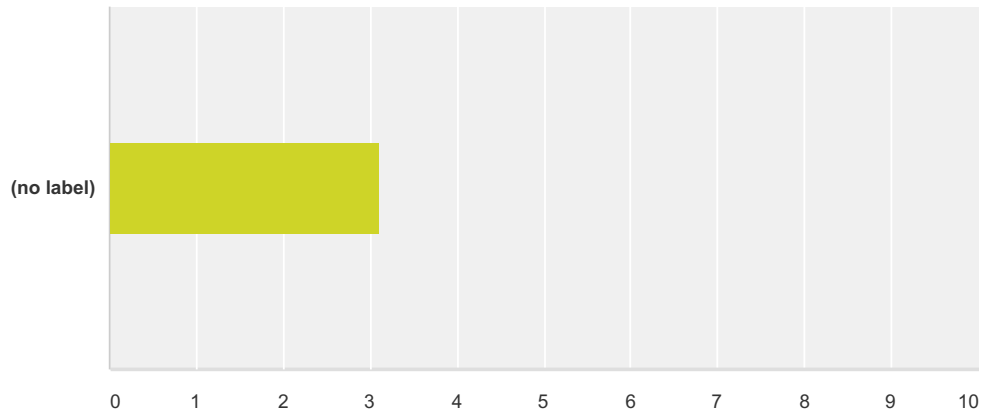
Answered: 9 Skipped: 53



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	22.22% 2	33.33% 3	0.00% 0	0.00% 0	44.44% 4	9	3.11

Q32 The Legal staff handles my affairs professionally.

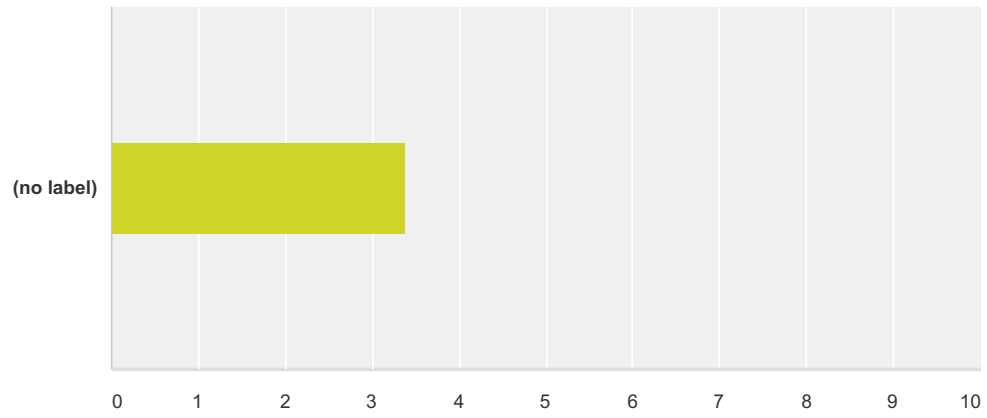
Answered: 9 Skipped: 53



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	22.22%	33.33%	0.00%	0.00%	44.44%	9	3.11
	2	3	0	0	4		

Q33 The process of handling requests is efficient.

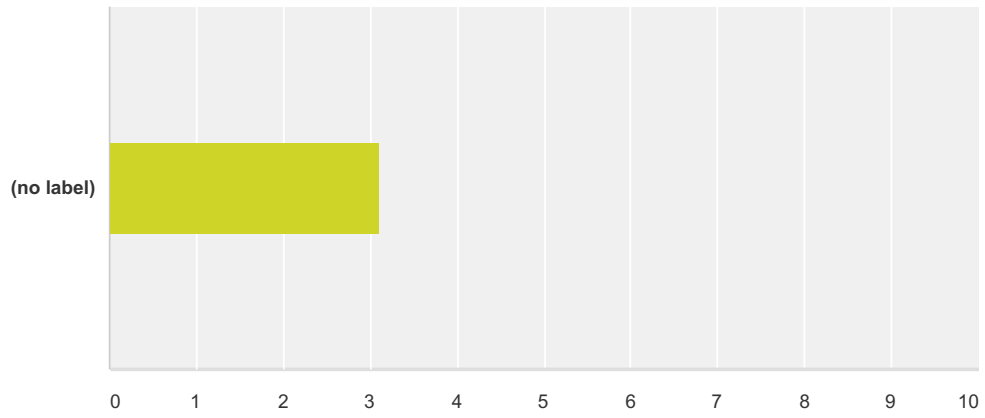
Answered: 8 Skipped: 54



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	12.50%	37.50%	0.00%	0.00%	50.00%	8	3.38
	1	3	0	0	4		

Q34 Requests for information are reasonable.

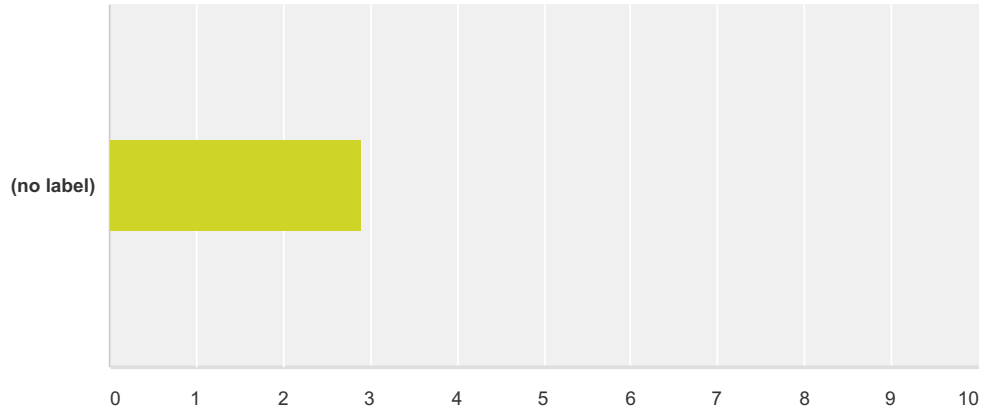
Answered: 9 Skipped: 53



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	22.22%	33.33%	0.00%	0.00%	44.44%	9	3.11
	2	3	0	0	4		

Q35 The Department's website for legal statutes, rules, and legal opinions is informative and easy to use.

Answered: 10 Skipped: 52



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	30.00%	30.00%	0.00%	0.00%	40.00%	10	2.90
	3	3	0	0	4		

"Rate the Department" Survey - 2017

**Q36 Other suggestions or comments
regarding the Legal Division.**

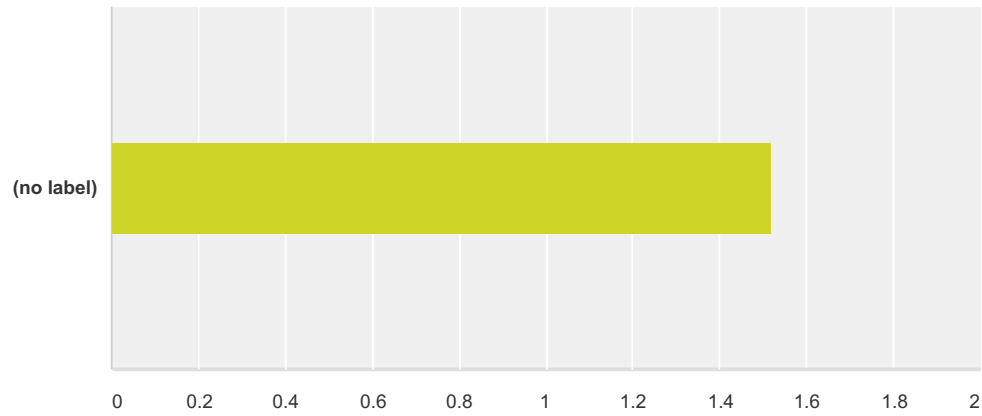
Answered: 1 Skipped: 61

#	Responses	Date
1	You probably just don't have enough resources to move quicker, so overall I understand and always appreciate the willingness to help us.	1/11/2017 3:11 PM

"Rate the Department" Survey - 2017

Q37 Overall, Department personnel are responding satisfactorily to my needs.

Answered: 58 Skipped: 4

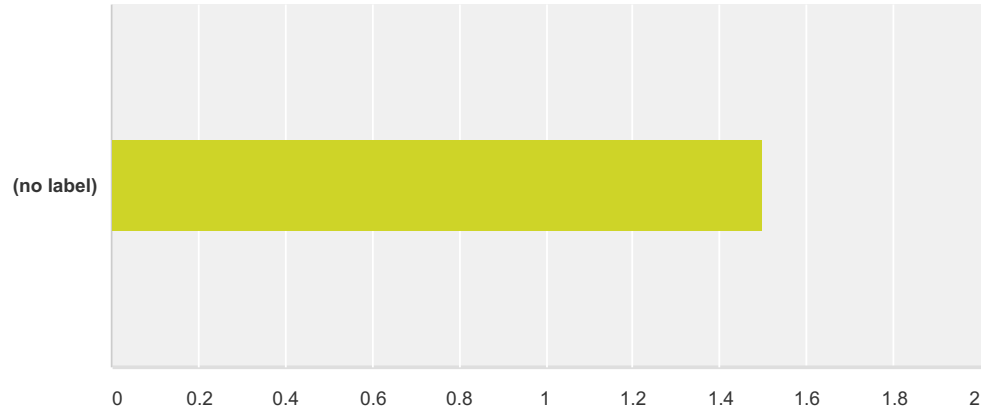


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	48.28%	51.72%	0.00%	0.00%	0.00%	58	1.52
	28	30	0	0	0		

"Rate the Department" Survey - 2017

Q38 Overall, my institution's communication with the Department is generally satisfactory.

Answered: 58 Skipped: 4

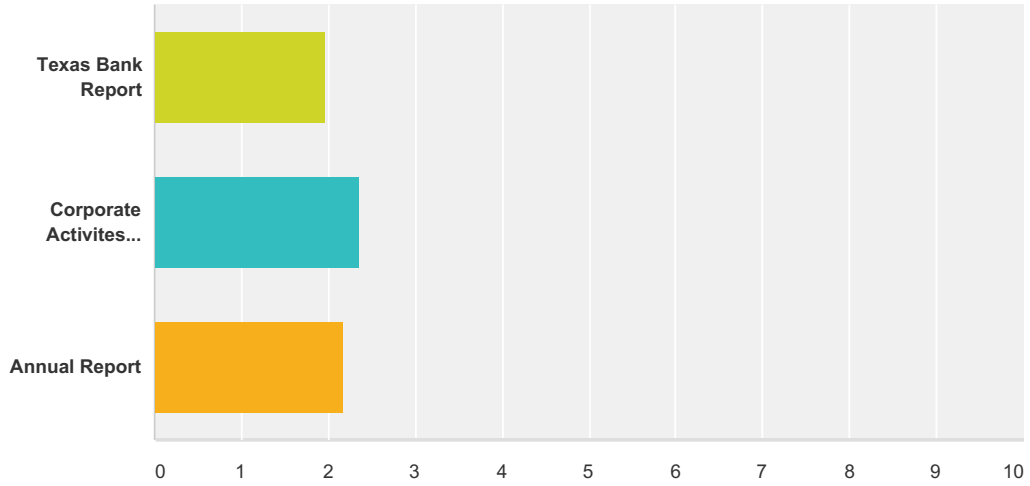


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	50.00% 29	50.00% 29	0.00% 0	0.00% 0	0.00% 0	58	1.50

"Rate the Department" Survey - 2017

Q39 The publications below provided by the Department are informative and meet our needs.

Answered: 58 Skipped: 4



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
Texas Bank Report	29.31% 17	62.07% 36	0.00% 0	0.00% 0	8.62% 5	58	1.97
Corporate Activites Bulletin	20.69% 12	60.34% 35	0.00% 0	0.00% 0	18.97% 11	58	2.36
Annual Report	18.97% 11	68.97% 40	0.00% 0	0.00% 0	12.07% 7	58	2.17

"Rate the Department" Survey - 2017

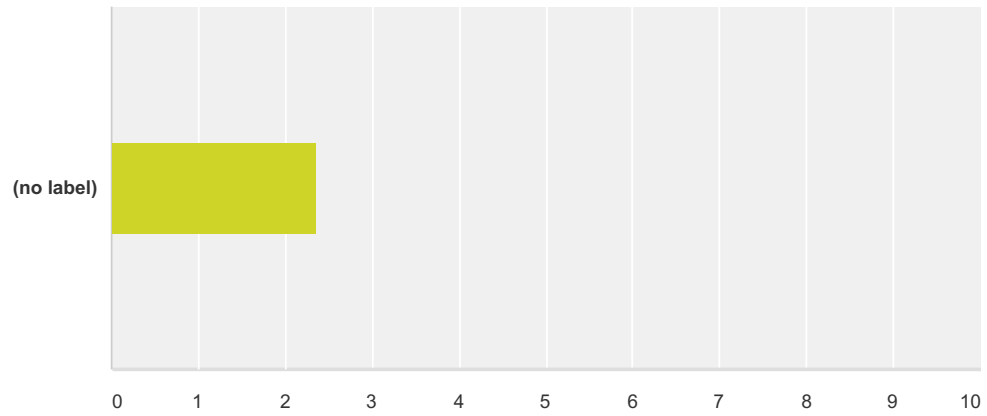
Q40 List any suggestions for improving agency publications.

Answered: 6 Skipped: 56

#	Responses	Date
1	none	1/24/2017 2:39 PM
2	none	1/17/2017 12:35 PM
3	None	1/12/2017 10:26 AM
4	none	1/11/2017 8:29 AM
5	more in depth discussion on exam items and concerns	1/10/2017 4:56 PM
6	None	1/10/2017 10:06 AM

Q41 I find the Department's website easy to navigate.

Answered: 58 Skipped: 4

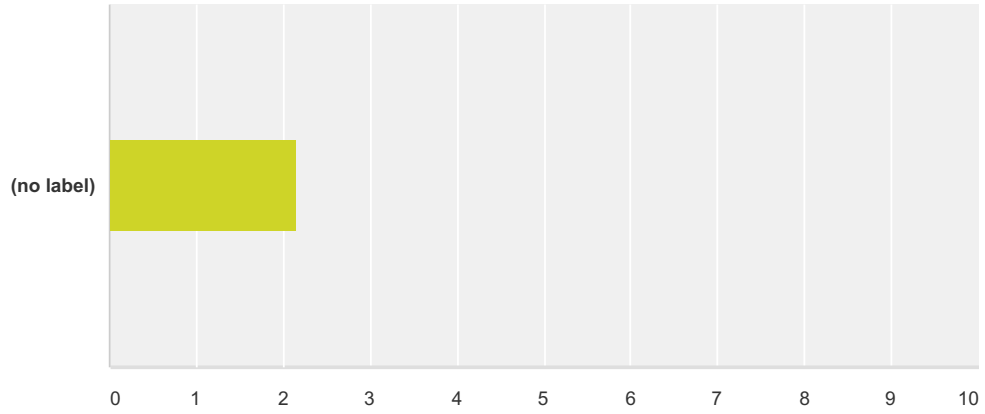


	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	15.52%	67.24%	0.00%	0.00%	17.24%	58	2.36
	9	39	0	0	10		

"Rate the Department" Survey - 2017

Q42 I or my staff have visited the Department's website approximately XX times during the last 12 months.

Answered: 58 Skipped: 4



	None	1 to 10	11 to 20	21 to 50	51+	Total	Weighted Average
(no label)	10.34%	68.97%	15.52%	5.17%	0.00%	58	2.16
	6	40	9	3	0		

"Rate the Department" Survey - 2017

**Q43 What information is the most useful on
the Department's website?**

Answered: 20 Skipped: 42

#	Responses	Date
1	Book of codes and regulations.	2/2/2017 10:23 AM
2	new regs or guidelines	1/30/2017 9:49 AM
3	Laws & Regulations	1/25/2017 10:56 AM
4	Laws and Regulations	1/24/2017 2:39 PM
5	Rules	1/24/2017 11:13 AM
6	LAWS AND REGS	1/24/2017 10:31 AM
7	Forms	1/23/2017 2:33 PM
8	All is useful	1/17/2017 12:35 PM
9	Staff look-up.	1/13/2017 9:43 AM
10	Current banking code	1/12/2017 2:24 PM
11	Regulatory information I also was looking for contact info and forms.	1/12/2017 11:30 AM
12	Overall information.	1/12/2017 10:26 AM
13	We find them to be equal.	1/12/2017 9:09 AM
14	information regarding the finance code	1/11/2017 8:29 AM
15	Laws and regulations.	1/10/2017 3:44 PM
16	Contact information for individuals or guidance to which departments we need to contact.	1/10/2017 12:58 PM
17	law and guidance	1/10/2017 11:54 AM
18	laws and regulations	1/10/2017 11:33 AM
19	law & reg	1/10/2017 10:10 AM
20	Access to state banking law.	1/10/2017 10:06 AM

"Rate the Department" Survey - 2017

**Q44 What information is the least useful on
the Department's website?**

Answered: 10 Skipped: 52

#	Responses	Date
1	NMLS Resource Center	1/25/2017 10:56 AM
2	Trust Company info	1/24/2017 2:39 PM
3	DON'T KNOW	1/24/2017 10:31 AM
4	N/a	1/23/2017 2:33 PM
5	n/a	1/17/2017 12:35 PM
6	The site is relevant; although, portions are used more by this bank while others may get more value out of other sections.	1/12/2017 2:24 PM
7	none	1/11/2017 8:29 AM
8	don't know	1/10/2017 3:44 PM
9	N/A	1/10/2017 12:58 PM
10	no opinion	1/10/2017 10:06 AM

"Rate the Department" Survey - 2017

**Q45 What other type(s) of information
would you like to see on the Department's
website?**

Answered: 8 Skipped: 54

#	Responses	Date
1	An online chat room.	2/2/2017 10:23 AM
2	none	1/24/2017 2:39 PM
3	not sure	1/17/2017 12:35 PM
4	To the degree it is publicly available, listing of applications filed with the Department would be helpful from a competitive standpoint.	1/12/2017 2:24 PM
5	none	1/11/2017 8:29 AM
6	N/A	1/10/2017 12:58 PM
7	Better way of finding department employees in a directory	1/10/2017 11:33 AM
8	no suggestion	1/10/2017 10:06 AM

"Rate the Department" Survey - 2017

Q46 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?

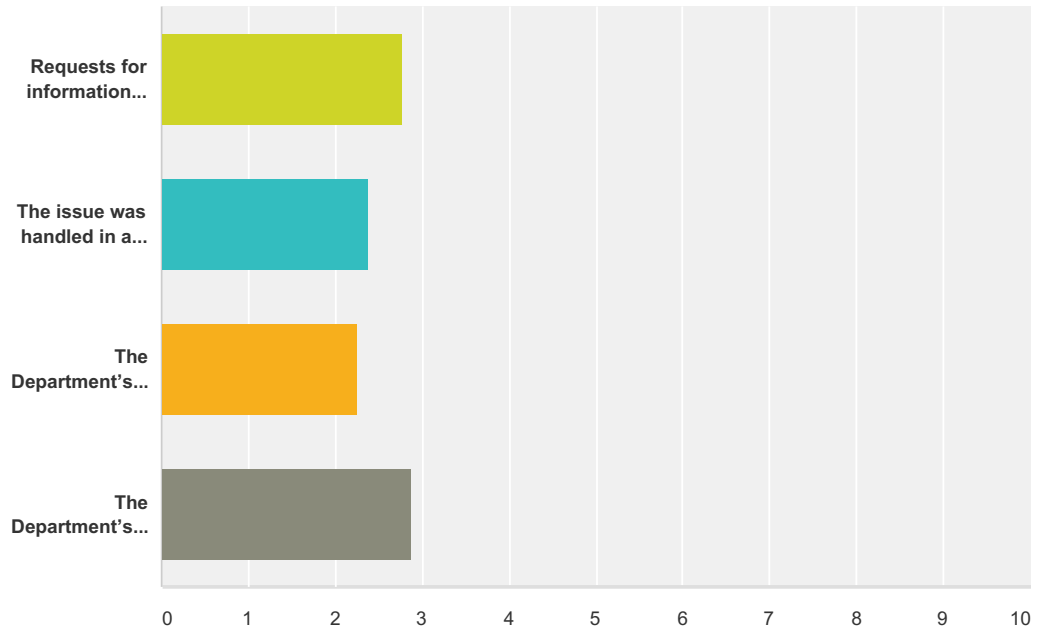
Answered: 11 Skipped: 51

#	Responses	Date
1	Not that I know of.	2/2/2017 10:23 AM
2	Temper Washington's obsession with models	1/31/2017 11:30 AM
3	I am satisfied with the current system	1/27/2017 7:49 AM
4	no	1/24/2017 2:39 PM
5	The Department continues to lead the way in addressing ways to improve the Texas banking system.	1/17/2017 12:35 PM
6	No	1/12/2017 2:24 PM
7	Not that I know of.	1/12/2017 11:30 AM
8	none that I can think of	1/11/2017 8:29 AM
9	seems fine	1/10/2017 3:44 PM
10	Not that I am aware of.	1/10/2017 12:58 PM
11	None	1/10/2017 10:06 AM

"Rate the Department" Survey - 2017

Q47 Have you corresponded with the Department about a consumer complaint issue within the last 12 months? (If no, skip to the next section)

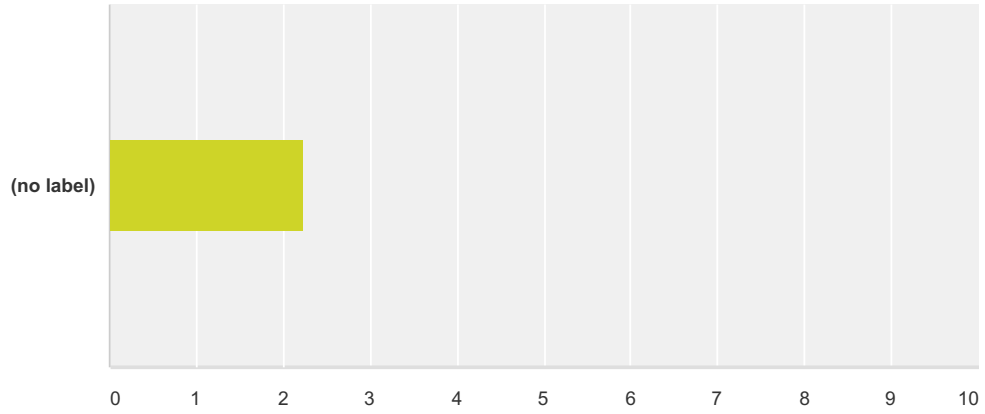
Answered: 9 Skipped: 53



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
Requests for information were reasonable.	22.22% 2	44.44% 4	0.00% 0	0.00% 0	33.33% 3	9	2.78
The issue was handled in a professional manner.	37.50% 3	37.50% 3	0.00% 0	0.00% 0	25.00% 2	8	2.38
The Department's findings were based on a logical interpretation of applicable law.	50.00% 4	25.00% 2	0.00% 0	0.00% 0	25.00% 2	8	2.25
The Department's suggestion for resolving the matter was reasonable.	25.00% 2	37.50% 3	0.00% 0	0.00% 0	37.50% 3	8	2.88

Q48 Access to the Department's Data Exchange (DEX) allowed us to upload, report and exchange data quickly.

Answered: 41 Skipped: 21



	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion	Total	Weighted Average
(no label)	26.83%	56.10%	0.00%	0.00%	17.07%	41	2.24
	11	23	0	0	7		

"Rate the Department" Survey - 2017

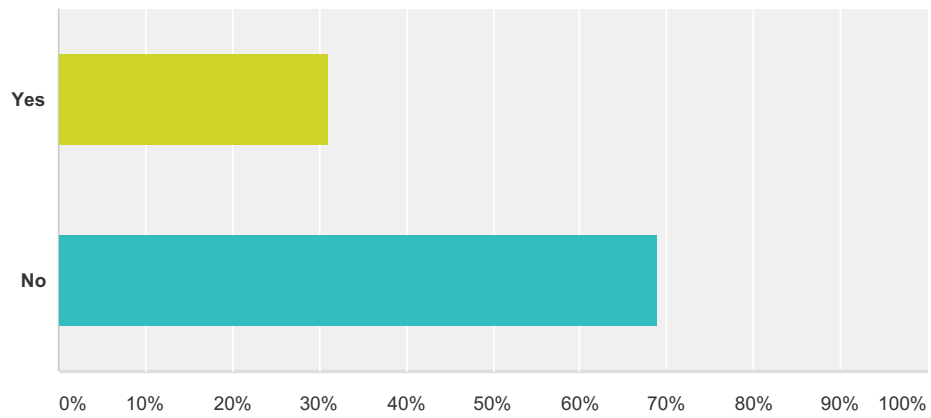
**Q49 Other suggestions or comments
regarding overall Department effectiveness.**

Answered: 5 Skipped: 57

#	Responses	Date
1	None	1/24/2017 2:39 PM
2	none	1/10/2017 3:44 PM
3	None at this time.	1/10/2017 12:58 PM
4	Responsiveness has been and is great	1/10/2017 10:53 AM
5	You're doing just fine	1/10/2017 10:06 AM

Q50 Does your bank currently have a financial literacy program and/or COMET?

Answered: 58 Skipped: 4



Answer Choices

Responses

Yes
No
Total

31.03% 18
68.97% 40
58

Q51 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.

Answered: 18 Skipped: 44

"Rate the Department" Survey - 2017

Q52 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.

Answered: 3 Skipped: 59

#	Responses	Date
1	N/A	1/30/2017 12:44 PM
2	The regional staff communicates on a regular basis - usually by phone. semi-annual visits with lead examiners to discuss issues and/or concerns on a non exam situation could be beneficial and improve issues confronted during exams that could have been addressed by the Bank .	1/10/2017 5:01 PM
3	We need \$65 oil and \$1.50/lb cotton!	1/10/2017 10:07 AM

"Rate the Department" Survey - 2017

Q53 Contact information, if you desire a call back.

Answered: 2 Skipped: 60

Answer Choices	Responses	
Name:	100.00%	2
Bank:	100.00%	2
City:	100.00%	2
Phone #:	100.00%	2

Name:

1

2

#

1

2

#

1

2

#

1

2