

REPORT ON CUSTOMER SERVICE

Excellent

Superb

Great Service

I'm Happy

Ideal

Impressive

Recommended

Five Stars

Top Notch

High Quality



Strategic Plan
Fiscal Years 2025-2029

June 2024

Texas Department of Banking

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REPORT ON CUSTOMER SERVICE

The Texas Department of Banking is dedicated to fulfilling its commitment to customer service as outlined in the agency's [Compact with Texans](#). Financial service providers licensed or regulated by the Department, as well as consumers who have registered complaints about those providers, are given the opportunity to provide feedback regarding the level of customer service provided by the agency. A variety of methods are used to solicit feedback on the agency's operations and services from customers in accordance with Texas Government Code § 2114.

The Department uses both online and written surveys to gather feedback. However, online surveys have proven more efficient over time. To improve the agency and employee experience, employees are also invited to give feedback and suggestions.

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

Inventory of External Customers by Strategy		
Program Areas	Customer	Services Provided
Bank and Trust Supervision	Entities chartered or licensed by the state: state-chartered banks, state-chartered trust companies, and foreign bank organizations.	Examinations
Bank and Trust Consumer Assistance	Customers of entities chartered or licensed by the state: state-chartered banks, state-chartered trust companies, and foreign bank organizations.	Investigate Complaints and Inquiries
Non-Depository Supervision	Entities licensed by the state: money services businesses, prepaid funeral contract sellers, and perpetual care cemeteries.	Examinations
Non-Depository Consumer Assistance	Customers of entities licensed or registered by the state: money services businesses, prepaid funeral contract sellers, and perpetual care cemeteries.	Investigate Complaints and Inquiries
Application Processing	State-chartered banks, state-chartered trust companies, foreign bank organizations, money services businesses, prepaid funeral contract sellers, perpetual care cemeteries and check verification entities.	Processing of charters, licenses, or registrations

External Customer Descriptions

Bank and Trust Supervision Examinations

The primary beneficiary or customer of the Department's safety and soundness regulation and supervision of banks and trust companies are the citizens of the State of Texas – borrowers, depositors, and shareholders. 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.

The agency must meet the highest expectations and supervisory standards to maintain the state's role in enhancing the dual banking system. The Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Bank (FRB), and the regulated institutions are also direct beneficiaries of examinations and supervision.

As part of the FDIC and FRB's cooperative examination program, which provides for both alternating and joint bank examinations, the Department must be [accredited](#) by the Conference of State Bank Supervisors (CSBS). The Department maintains its accreditation with CSBS and was reaccruited in 2018. It is important that the quality of our examination and supervision staff, their experience level, training, and technological resources are comparable to our federal counterparts to ensure they accept examination reports and enforcement actions from the Department.

Examinations must be thorough and effective, while balancing the need to complete comprehensive examination procedures without becoming overly intrusive to the day-to-day operations of the institution. Quality supervision provides management and directors an independent look at their performance in complying with state and federal statutes and regulations, as well as the extent to which they are operating a safe and sound financial institution. To monitor our performance as regulators, the Department surveys chief executive officers of state-chartered banks and trust companies after each examination.

Bank and Trust Customers – Consumer Assistance

The public, borrowers, depositors, shareholders, and those doing business with agency-regulated financial institutions are the primary customers served in this regard. The Department investigates consumer complaints filed against state banks, trust companies, and foreign bank organizations. Surveys measure consumer satisfaction with the complaint process.

Non-Depository Supervision (NDS) Examinations

The primary beneficiary of the Department's supervision of non-depository companies is the State of Texas and its citizens, as this regulatory activity ensures the safety and soundness of licensed money services businesses (MSBs), prepaid funeral contract (PFCs) sellers, and perpetual care cemeteries (PCCs). Effective supervision of these entities provides the public with safe and competitive services.

In December 2020, the Department received its Money Services Businesses Accreditation from CSBS, demonstrating that the NDS division maintains policies, procedures, operations, and staffing to effectively examine and supervise MSBs, including multi-state supervision. The Department strives to assess financial stability and compliance with laws and supervisory guidance, while incorporating the licensee's objectives of operating a profitable and compliant business. In addition, the division staff must receive adequate training and have access to technological resources to conduct quality examinations. Thorough and

efficient examinations provide license holders an independent assessment regarding their compliance with state and federal regulations. To monitor our performance as regulators, the Department surveys the owners and principals of the licensee.

The Department maintains MSB examination efficiencies through cooperation and coordination with other states by actively participating in the development and updating of the Money Transmitter Regulators Association (MTRA) uniform examination procedures and practices, and in the development and promotion of a standardized networked supervision approach. Participation in the Multi-State MSB Examination Taskforce (MMET) and MTRA licensing and multi-state supervision approach allows the Department to conserve resources and minimize the regulatory burden on supervised entities while achieving our objectives. The MMET facilitates coordinated examinations among states as well as in collaboration with the Consumer Financial Protection Bureau and the Financial Crimes Enforcement Network. The Department actively promotes initiatives such as the CSBS's One Company, One Exam (OCOE), both as a lead state, in-charge of joint examinations, and as a participating state in joint examinations. OCOE's goal is to have one multistate examination of an MSB per calendar year to reduce redundancies.

In August 2021, the CSBS Board approved the Money Transmitter Model Law (Model Law), which is intended to increase harmonization with other states in areas of regulation, licensure, and supervision. Each state will be responsible for adopting and incorporating the Model Law into their own statutory framework. The 88th Texas Legislature passed a version of the Model Law, referred to as the Money Services Modernization Act, which was effective September 1, 2023. In addition, the legislature passed a bill relating to the commingling and maintenance of funds by digital asset service providers to ensure consumer funds are secure and protected.

Non-Depository Customers – Consumer Assistance

The public and those doing business with non-depository entities licensed or registered by the Department are the primary customers served in this regard. These entities include licensed MSBs, PFC sellers, and PCCs, as well as registered check verification entities. The Department is charged with investigating consumer complaints filed against non-depository entities licensed by the agency. Surveys assess customer satisfaction with the complaint process.

Application Processing

The application process serves various financial entity applicants, as well as attorneys, accountants, and others who assist the applicants. To provide knowledgeable and competent recommendations, staff who process applications must receive adequate training and have access to a variety of technological resources. In addition, the timely processing of applications and information requests ensures statutory requirements are met.

The application process includes an assessment of risk to help ensure potential regulated entities operate in a safe and sound manner. The process is also designed to assist applicants in obtaining the proper licenses and deliver information and guidance on various departmental applications (e.g., charters, branch offices, mergers, change-of-control filings, etc.).

Description of Information Gathering Techniques/Methods

Rate the Department

Annually, regulated entities are sent an invitation by email to participate in an internet-based survey called “Rate the Department Survey.” This methodology allows all regulated entities the opportunity to provide feedback rather than only a sample population. This year, regulated entities were asked to complete the survey between January 8, 2024, and February 9, 2024, for regulatory activity that occurred during 2023.

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](#).

Banks and Trust Companies – Surveyed since 1995

Surveys were sent to 249 regulated entities. The Department received 77 responses or 31% of the survey population.

Money Services Businesses Licensees – Surveyed since 1997

Survey requests were sent to 195 regulated MSBs. Twenty-seven responses were received, accounting for 14% of the total number of licensees.

Prepaid Funeral Contract Licensees and Perpetual Care Cemeteries – Surveyed since 1997

Survey notices were sent to 314 PFCs and PCCs. Fifty-three responses were received, accounting for approximately 17% of the total number of licensees.

Commissioner’s Bank Examination Survey – Banks and Trust

To improve the examination process and examination report processing, the Banking Commissioner solicits input regarding the supervision provided through a separate post-examination survey. Approximately 30 - 45 days after the report of examination is mailed to each bank and trust company, a separate questionnaire concerning the examination process is mailed. The survey covers three areas: the examination process, examination report, and the examination scope and correspondence. The goal of the survey is to help identify areas for improvement, as well as to identify segments of the examination process that are working well. Survey results are posted on the Department’s [website](#).

Customer Service Survey

To address the statutorily identified customer service quality elements, an eight-question, internet-based survey was utilized in March 2024 as prescribed by the Legislative Budget Board and Office of the Governor. Invitations were sent to 212 consumers who have interacted with the Department since September 2021. Of those invited to participate, 8.0% responded with 17 surveys returned.

Survey of Consumer Assistance

To determine the quality and effectiveness of the Department’s consumer assistance services, complainants of state-chartered banks, trust companies, foreign bank organizations, MSBs, PFC sellers, and PCCs are given an opportunity to provide feedback. A survey form is mailed to the complainant when the written complaint is closed. The methodology allows 100% of complainants the opportunity to respond with no fixed deadline. The most recent survey period was September 2022 to August 2023.

Banks, Trust Companies and Foreign Bank Organizations

For fiscal year 2023, 69 surveys were mailed and four were returned, for a 6% response rate.

Money Services Businesses

For fiscal year 2023, 107 surveys were mailed to consumers and seven responses were received, for a 7% response rate.

Prepaid Funeral Contract and Perpetual Care Cemeteries

For fiscal year 2023, 52 surveys were mailed to consumers and five responses were received, for a 10% response rate.

Other Opportunities for Input from Stakeholders

Banker Economic and Business Survey

The Department routinely requests specific information about the local economy and business climate from state-chartered banks, the results of which provide a gauge of industry sentiment. The agency uses these observations as an early-warning system to assess changes in the economy and our supervisory requirements. For purposes of this survey, banks are divided into seven regions based upon similar business and regional activities. Bankers submit this information via an internet-based survey on a quarterly basis. 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 request a Reconsideration of Examination Finding (REF) through the Department's Ombudsman. This function provides an effective forum for addressing industry concerns and identifying potential problems in the implementation of Department policies. Since September 2021, the Department has not received any REF requests related to the Uniform Financial Institutions Ratings assigned at an examination.

Whistleblower

Directors, officers, or employees of a regulated entity may report suspicious activity, fraud, or abuse related to a state-chartered bank, trust company, foreign bank organization, MSB, PCC, or PFC seller. Insiders can use the Ask a Question form on the Department's [website](#) or mail their report.

Consumer Assistance Rules and Agency Measures

The Finance Commission of Texas adopted rules (7 TAC, Part 2, Chapter 11, §§11.10, 11.11 and 11.12) pertaining to procedures for processing complaints and inquiries to align with the Sunset Advisory Commission's Licensing and Regulation Model guidelines in 2019.

The Department has two jurisdictional reports related to consumer assistance efficiency that are comparable across the three finance agencies and reported on a quarterly basis to the Finance Commission of Texas.

- 1) Percentage of written complaints closed within 90 days.
- 2) Number of written complaints closed.

Analysis and Results of Customer Service Survey

Constituents Offered Consumer Assistance

The customer service survey includes specific questions and a scale to measure satisfaction with the agency's facilities, interactions with staff, communications, website, complaint handling processes, timeliness, printed information, and overall satisfaction with the agency.

Of the 212 invitations sent to bank and trust and non-depository consumers who interacted with the consumer assistance staff since September 2021, only 17 respondents participated. The electronic survey did not incur any additional costs to the agency.

The overall results were favorable as 58% of respondents were satisfied with the complaint process and handling. Overall, 64% were satisfied with the agency, 18% were dissatisfied, and 18% were neutral or shared no opinion. Survey results for 2023 show significant improvement compared to 2021. Generally, survey responses reflect a lower rate of dissatisfaction when the outcome is in favor of the complainant.

Customer Service Survey – Fiscal Years 2022 -2023

Constituents Offered Consumer Assistance

Reflects summary responses from 17 surveys received or 8% of the 212 recipients of electronic survey

1. How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?

Very Unsatisfied	2	12%
Unsatisfied	2	12%
Neutral	2	12%
Satisfied	0	0%
Very Satisfied	5	29%
N/A – Not Applicable	6	35%
Total	17	100%

2. How satisfied are you with the agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?

Very Unsatisfied	1	6%
Unsatisfied	1	6%
Neutral	3	18%
Satisfied	3	18%
Very Satisfied	6	35%
N/A – Not Applicable	3	18%
Total	17	100%

3. How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?

Very Unsatisfied	1	6%
Unsatisfied	1	6%
Neutral	3	18%
Satisfied	4	24%
Very Satisfied	6	35%
N/A – Not Applicable	2	12%
Total	17	100%

4. How satisfied are you with the agency's Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?

Very Unsatisfied	0	0%
Unsatisfied	1	6%
Neutral	3	18%
Satisfied	5	29%
Very Satisfied	5	29%
N/A – Not Applicable	3	18%
Total	17	100%

5. How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?

Very Unsatisfied	1	6%
Unsatisfied	2	12%
Neutral	2	12%
Satisfied	4	23%
Very Satisfied	6	35%
N/A – Not Applicable	2	12%
Total	17	100%

6. How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?

Very Unsatisfied	0	0%
Unsatisfied	1	6%
Neutral	5	29%
Satisfied	2	12%
Very Satisfied	5	29%
N/A – Not Applicable	4	23%
Total	17	100%

7. How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?

Very Unsatisfied	0	0%
Unsatisfied	1	6%
Neutral	4	24%
Satisfied	2	12%
Very Satisfied	3	18%
N/A – Not Applicable	7	41%
Total	17	100%

8. Please rate your overall satisfaction with the agency.

Very Unsatisfied	0	0%
Unsatisfied	3	18%
Neutral	2	12%
Satisfied	4	23%
Very Satisfied	7	41%
N/A – Not Applicable	1	6%
Total	17	100%

Analysis and Results of Bank and Trust Company Surveys

Rate the Department Analysis

The Department received 77 responses from 249 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 agency's dedication to providing exceptional service to regulated entities is reflected in the results, as accessibility and responsiveness were all highly rated. Over ninety- seven percent of respondents agreed that significant changes to Department rules, policies, and procedures were communicated and explained in a timely manner. Notably, 100% of respondents indicated their institution's communication with the Department was generally satisfactory and agency staff responded satisfactorily to their needs.

Commissioner's Bank Examination Survey Analysis

For fiscal year 2023, 181 surveys were mailed, and 116 responses were received for a 64.1% response rate. In fiscal year 2022, 199 surveys were mailed, and 143 responses were received for a 71.9% response rate.

The survey responses for each fiscal year complimented the examination staff's professionalism, communication throughout the examination, and exit meetings with management and the board of directors.

Bank and Trust Companies "Rate the Department" Survey – 2023

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 9, 2024. Survey results will be tabulated and released via the Department's Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

1. Person Completing the Survey?

62 Respondents provided their name (optional)

2. The regional office that directly supervises your institution?

Dallas	24	31%
Houston	21	27%
Lubbock	18	24%
San Antonio	14	18%
Total	77	100%

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	51	66%
No	26	34%
Total	77	100%

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

Strongly Agree	40	73%
Agree	15	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	55	100%

5. How could the program be improved?

20 Responses

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

Strongly Agree	24	32%
Agree	51	66%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	1	1%
Total	77	100%

7. Regional office staff is generally accessible.

Strongly Agree	43	56%
Agree	31	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	4%
Total	77	100%

8. Headquarters staff is generally accessible.

Strongly Agree	40	52%
Agree	33	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	5%
Total	77	100%

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

Strongly Agree	36	47%
Agree	38	49%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	4%
Total	77	100%

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

Strongly Agree	35	45%
Agree	37	48%
Disagree	2	3%
Strongly Disagree	0	0%
No Opinion	3	4%
Total	77	100%

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

Strongly Agree	32	42%
Agree	39	51%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	5	6%
Total	77	100%

12. Was your last examination completed using the Department's hybrid examination process with work completed both onsite and offsite? If yes, the examination by the was completed effectively.

Strongly Agree	24	31%
Agree	41	53%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
N/A	11	15%
Total	77	100%

13. How cumbersome is the Department's secure email system (ZIX) to communicate sensitive and confidential information?

Not Cumbersome	37	48%
Somewhat Cumbersome	28	36%
Very Cumbersome	3	4%
No Opinion	9	12%
Total	77	100%

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

Yes	67	87%
No	10	13%
Total	77	100%

15. What is your opinion regarding the usefulness of the DEX portal?

Very Beneficial	28	36%
Somewhat Beneficial	30	39%
Not Beneficial	4	5%
No Opinion	15	20%
Total	77	100%

16. 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	74	96%
No	3	4%
Total	77	100%

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

25 Responses

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

30 Responses

19. Other suggestions or comments regarding communication and correspondence.

24 Responses

CORPORATE ACTIVITIES DIVISION

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

Yes	22	29%
No	53	71%
Total	75	100%

21. The Corporate Division is generally accessible.

Strongly Agree	13	41%
Agree	13	41%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	5	15%
Total	32	100%

22. Responses are generally timely.

Strongly Agree	12	39%
Agree	13	42%
Disagree	2	6%
Strongly Disagree	0	0%
No Opinion	4	13%
Total	31	100%

23. The content and substance of responses are appropriate.

Strongly Agree	15	50%
Agree	10	33%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	30	100%

24. The Corporate staff handles my affairs professionally.

Strongly Agree	16	53%
Agree	10	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	30	100%

25. The process of handling requests is efficient.

Strongly Agree	13	43%
Agree	13	43%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	3	11%
Total	36	100%

26. Requests for information are reasonable.

Strongly Agree	13	43%
Agree	13	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	30	100%

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

Strongly Agree	6	19%
Agree	14	45%
Disagree	0	3%
Strongly Disagree	0	0%
No Opinion	11	36%
Total	31	100%

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

Strongly Agree	7	23%
Agree	11	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	13	42%
Total	31	100%

29. Other suggestions or comments regarding the corporate division.

4 Responses

LEGAL DIVISION

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

Yes	4	5%
No	69	95%
Total	73	100%

31. The Legal Division is accessible.

Strongly Agree	3	30%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	40%
Total	10	100%

32. Responses are generally timely.

Strongly Agree	3	30%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	40%
Total	10	100%

33. The content and substance of responses are appropriate.

Strongly Agree	3	30%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	40%
Total	10	100%

34. The Legal staff handles my affairs professionally.

Strongly Agree	3	30%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	40%
Total	10	100%

35. The process of handling requests is efficient.

Strongly Agree	3	30%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	40%
Total	10	100%

36. Requests for information are reasonable.

Strongly Agree	3	30%
Agree	2	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	50%
Total	10	100%

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

Strongly Agree	3	30%
Agree	5	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	20%
Total	10	100%

38. Other suggestions or comments regarding the legal division.

2 Responses

OVERALL DEPARTMENT EFFECTIVENESS

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

Strongly Agree	44	62%
Agree	26	37%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
Total	71	100%

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

Strongly Agree	44	62%
Agree	27	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	71	100%

41. 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	30 42%	37 52%	0 0%	0 0%	6 6%
Corporate Activities Bulletin	24 34%	37 52%	0 0%	0 0%	10 14%

42. List any suggestions for improving agency publications.

8 Responses

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

Strongly Agree	14	20%
Agree	43	61%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	13	18%
Total	71	100%

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

None	5	7%
1 to 10	50	70%
11 to 20	13	18%
21 to 50	3	5%
51+	0	0%
Total	71	100%

45. What information is the most useful on the Department's website?

16 Responses

46. What information is the least useful on the Department's website?

10 Responses

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

10 Responses

48. 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?

18 Responses

49. 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.	2 14%	7 50%	0 0%	0 0%	5 36%
The issue was handled in a professional manner.	3 23%	6 46%	0 0%	0 0%	4 31%
The Department's findings were based on a logical interpretation of applicable law.	3 23%	4 31%	0 0%	0 0%	6 46%
The Department's suggestion for resolving the matter was reasonable.	3 21%	6 43%	0 0%	1 7%	4 29%

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

Strongly Agree	11	26%
Agree	26	62%
Disagree	1	2%
Strongly Disagree	1	2%
No Opinion	3	8%
Total	42	100%

51. Other suggestions or comments regarding overall Department effectiveness.

10 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 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

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

4 Responses

Commissioner's Bank Examination Survey
Comparison 2022 to 2023
181 mailed in 2023,199 mailed in 2022

116 Responses or 64.1% Response Rate - 2023
143 Responses or 71.9% Response Rate - 2022

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
116	2023	82%	17%		1%		
143	2022	75%	25%				

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

116	2023	76%	22%	2%			
143	2022	67%	32%	1%			

3. DEX is an efficient method to provide requested information to examiners securely (if applicable).

116	2023	44%	40%	11%	2%		3%
143	2022	40%	45%	11%	1%		3%

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

116	2023	88%	12%				
143	2022	84%	16%				

5. The examiners communicated with management throughout the examination.

116	2023	82%	17%	1%			
143	2022	77%	22%	1%			

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

116	2023	71%	28%	1%			
143	2022	63%	33%		1%		3%

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

116	2023						
143	2022						

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

116	2023	71%	28%				1%
143	2022	65%	34%	1%			

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

116	2023	77%	22%	1%			
143	2022	74%	26%				

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

116	2023	69%	28%	3%			
143	2022	68%	31%				1%

11. Recommendations for corrective actions were reasonable.

116	2023	61%	33%				6%
143	2022	60%	35%				5%

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

116	2023	95%				4%	1%
143	2022	97%				3%	
		NO				YES	

COMPARISON 2022 to 2023

116 Responses or 64.1% Response Rate - 2023
143 Responses or 71.9% Response Rate - 2022

CONSOLIDATED ALL REGIONS, TRUST & IT

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
116	2023	80%	15%	5%			
143	2022	75%	23%	1%			1%

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

116	2023	76%	24%				
143	2022	71%	28%				1%

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

116	2023	78%	21%	1%			
143	2022	72%	27%				1%

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
116	2023	58%	36%	5%	1%		
143	2022	55%	44%	1%			

2. The examination was completed in a reasonable timeframe.

116	2023	70%	27%	2%	1%		
143	2022	66%	34%				

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

116	2023	75%	22%	3%			
143	2022	68%	31%	1%			

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

116	2023	67%	28%				5%
143	2022	66%	29%				5%

Survey of Consumer Complainants of Banks, Trust Companies, and Foreign Bank Organizations Analysis

Of the 69 surveys mailed to complainants who filed a grievance against a regulated financial institution, five surveys were returned for a 7% response rate.

One hundred percent of complainants found it relatively easy to file a complaint with our office, with 80% of respondents indicating that they submitted their complaint by email.

In general, 100% of respondents were satisfied with the assistance received from the Department. The agency makes every effort to reach an amicable resolution within the laws of the state. Eighty percent of respondents indicated that the consumer assistance staff handled their problem in a professional manner. Consumer assistance staff were deemed courteous and friendly by 75% of respondents. There were 25% of respondents expressing no opinion of the consumer assistance staff.

Consumer Feedback Survey Fiscal Year 2023

Bank and Trust Supervision

Reflects summary responses from five surveys received or 7% of the 69 surveys mailed.

General Feedback							
	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
1. It was relatively easy to file a complaint with the Department.	5	80%	20%	0%	0%	0%	0%
2. I had adequate access to the Consumer Assistance staff.	5	80%	20%	0%	0%	0%	0%
3. The Consumer Assistance staff handled my problem in a professional manner.	5	80%	20%	0%	0%	0%	0%
4. Overall, I was satisfied with the Department's assistance.	4	100%	0%	0%	0%	0%	0%

	# of Responses	Web Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
5. How did you find out about us?	5	80%	20%	0%	0%	0%

	# of Responses	Mail	E-mail	In Person	Other
6. How did you file your complaint?	5	20%	80%	0%	0%

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

	# of Responses	Yes	No
7. Did you use the agency's toll-free number?	4	50%	50%
8. If not, were you informed about the agency's toll free number?	2	100%	0%
9. Were you asked to submit a complaint form to begin an investigation?	4	75%	25%

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
10. The Department's automated menu was relatively easy to use.	4	50%	50%	0%	0%	0%	0%
11. The Consumer Assistance staff adequately identified themselves.	4	75%	0%	0%	0%	0%	25%
12. The Consumer Assistance staff was courteous and friendly.	4	75%	0%	0%	0%	0%	25%

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.	1	0%	100%	0%	0%	0%	0%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	1	100%	0%	0%	0%	0%	0%
15. A copy of applicable laws was included in the Department's response.	1	100%	0%	0%	0%	0%	0%
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	1	100%	0%	0%	0%	0%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	1	0%	100%	0%	0%	0%	0%
18. The explanation given was fair and objective.	1	0%	100%	0%	0%	0%	0%
19. Options were offered to help me resolve my problem.	1	0%	0%	0%	0%	0%	100%
20. I received a response within the timeframes disclosed to me.	1	100%	0%	0%	0%	0%	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.	5	60%	40%	0%	0%	0%	0%
22. The response provided addressed the important aspects of my complaint and provided useful information.	5	60%	40%	0%	0%	0%	0%
23. A copy of applicable laws was included in the Department's response.	5	40%	20%	0%	20%	0%	20%
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	5	40%	40%	0%	0%	0%	20%
25. The resolution was fair considering applicable laws.	5	80%	20%	0%	0%	0%	0%
26. I received a response within the timeframes disclosed to me.	5	60%	40%	0%	0%	0%	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.	5	60%	20%	0%	0%	0%	20%
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.	5	60%	20%	0%	0%	0%	20%

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Analysis and Results of Money Services Businesses Survey

Rate the Department Analysis

Invitations to provide comment were sent to 195 MSBs requesting that they complete the online survey. The Department received 27 responses, accounting for 14% of the total number of licensees.

Overall, 96% of respondents expressed that Department personnel responded satisfactorily to their needs. Approximately 95% of the MSBs examiner requests for information prior to and during the examinations were considered timely and reasonable.

Non-Depository Supervision – MSB “Rate the Department” Survey – 2023

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 9, 2024. Survey results will be tabulated and released via the Department’s Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

1. Person Completing the Survey?

11 Respondents provided their name (optional)

COMMUNICATION & CORRESPONDENCE

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

Strongly Agree	12	44%
Agree	14	52%
Disagree	1	4%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	27	100%

3. Headquarters office staff is accessible and provides timely and accurate feedback/answers.

Strongly Agree	9	33%
Agree	12	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	23%
Total	27	100%

4. Correspondence regarding routine business matters is handled in a prompt and effective manner.

Strongly Agree	13	48%
Agree	13	48%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	27	100%

5. What issues should be addressed by the Department to improve the money services business industry in Texas?

11 Responses

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

10 Responses

7. Other suggestions or comments regarding communication and correspondence.

7 Responses

EXAMINATION COMMUNICATION

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

Strongly Agree	11	48%
Agree	10	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	9%
Total	23	100%

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

Strongly Agree	7	30%
Agree	6	26%
Disagree	4	17%
Strongly Disagree	0	0%
No Opinion	6	27%
Total	23	100%

10. Examiners' requests for information prior to and during the examinations are timely and reasonable.

Strongly Agree	10	43%
Agree	12	52%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	5%
Total	23	100%

11. Department examiners acted in a professional and courteous manner during the examination.

Strongly Agree	13	57%
Agree	9	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

12. Examiners adequately communicated with management throughout the examination and at the exit meeting.

Strongly Agree	13	57%
Agree	9	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

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

Strongly Agree	11	48%
Agree	11	48%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

14. Examiners remained focused on the key issues confronting your company.

Strongly Agree	12	52%
Agree	10	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

15. Conclusions regarding the company's condition and recommendations for corrective actions were well supported.

Strongly Agree	11	48%
Agree	9	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	13%
Total	23	100%

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

6 Responses

17. The timeframe for the examination was reasonable, and examiners worked to minimize the disruptions to your daily duties.

Strongly Agree	10	44%
Agree	10	44%
Disagree	2	8%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

18. Other suggestions or comments regarding examination communication.

7 Responses

19. The Texas independent report of examination was received in a timely fashion.

Strongly Agree	10	44%
Agree	8	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	21%
Total	23	100%

20. The Texas independent report of examination clearly communicated the examination findings from the exit meeting, and corrective actions management needs to take.

Strongly Agree	10	44%
Agree	8	35%
Disagree	1	4%
Strongly Disagree	0	0%
No Opinion	4	17%
Total	23	100%

21. Has your company been examined by a multi-state joint examination in 2023?

Yes	14	61%
No	9	39%
Total	23	100%

22. Was Texas a participant of this joint examination?

Yes	9	60%
No	6	40%
Total	15	100%

23. Was Texas the lead state of the joint examination?

Yes	5	33%
No	10	67%
Total	15	100%

24. Multi-state requests for information prior to and during the multi-state examination were timely and reasonable.

Strongly Agree	5	31%
Agree	8	50%
Disagree	1	6%
Strongly Disagree	0	0%
No Opinion	2	13%
Total	16	100%

25. The lead state adequately managed communication between examining states and the company.

Strongly Agree	5	33%
Agree	8	53%
Disagree	1	7%
Strongly Disagree	0	0%
No Opinion	1	7%
Total	15	100%

26. The multi-state examination timeframe was reasonable, and examiners worked to minimize the disruptions to your daily duties.

Strongly Agree	5	31%
Agree	7	43%
Disagree	2	13%
Strongly Disagree	0	0%
No Opinion	2	13%
Total	16	100%

27. The number of participating states in the most recent multi-state examination of your company.

11 Responses

28. The maximum number of states that should participate in a multi-state examination.

11 Responses

29. Do you prefer one multi-state examination versus multiple independent examinations?

Joint	12	75%
Independent	4	25%
Total	16	100%

30. Please list the state(s) that was/were the lead in 2023.

12 Responses

31. Please list the benefits of a multi-state examination, if any.

9 Responses

32. Please list the areas in need of improvement regarding multi-state examinations, if any.

7 Responses

33. Other suggestions or comments regarding multi-state examinations.

4 Responses

CORPORATE ACTIVITIES DIVISION

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

Yes	4	17%
No	19	83%
Total	23	100%

35. The Corporate Division is accessible and professional.

Strongly Agree	3	60%
Agree	1	20%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	20%
Total	5	100%

36. Responses are generally timely.

Strongly Agree	3	60%
Agree	1	20%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	20%
Total	5	100%

37. The content and substance of responses are appropriate and timely.

Strongly Agree	2	40%
Agree	2	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	20%
Total	5	100%

38. Requests for information are reasonable.

Strongly Agree	3	75%
Agree	1	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	4	100%

39. Other suggestions or comments regarding the corporate division.

0 Responses

LEGAL DIVISION**40. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section.**

Yes	0	0%
No	23	100%
Total	23	100%

41. The Legal Division is accessible and professional.

Strongly Agree	0	0%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	100%
Total	1	100%

42. Responses are generally timely.

Strongly Agree	0	0%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	100%
Total	1	100%

43. The content and substance of responses are appropriate and timely.

Strongly Agree	0	0%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	100%
Total	1	100%

44. Requests for information are reasonable.

Strongly Agree	0	0%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	100%
Total	1	100%

45. Other suggestions or comments regarding the legal division.

0 Responses

OVERALL DEPARTMENT EFFECTIVENESS**46. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	14	61%
Agree	8	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

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

Strongly Agree	8	35%
Agree	14	61%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
Total	23	100%

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

None	4	18%
1 to 10	17	77%
11 to 20	1	5%
21 to 50	0	0%
51+	0	0%
Total	22	100%

49. What information is the most useful on the Department's website?

8 Responses

50. What other type of information would you like to see on the Department's website?

3 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 17%	1 17%	0 0%	0 0%	4 76%
The issue was handled in a professional manner.	1 17%	1 17%	0 0%	0 0%	4 76%
The Department's findings were based on a logical interpretation of applicable law.	1 17%	1 17%	0 0%	0 0%	4 76%
The Department's suggestion for resolving the matter was reasonable.	1 17%	1 17%	0 0%	0 0%	4 76%

52. Other suggestions or comments regarding overall Department effectiveness.

1 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 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.

2 Responses

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

1 Responses

Survey of Consumer Complainants of MSB Licensees Analysis

There were 107 surveys mailed to complainants of MSBs with seven responding.

All respondents found it relatively easy to file a complaint with our office, with approximately two-thirds of respondents indicating that they submitted their complaint by email.

All respondents were satisfied with the assistance received from the Department. Consumer assistance staff were rated well for their handling of the consumer's problem in a professional manner. Consumer assistance staff were deemed courteous and friendly by 50% of respondents with another 50% expressing no opinion.

Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2023

Money Services Businesses

Reflects summary responses from seven surveys received or 7% of the 107 surveys mailed.

Non-Depository Supervision Consumer Feedback Survey - Comparison Money Services Businesses

*Reflects summary responses from 7 2023 surveys received or
7% of the 107 surveys mailed.*

Complaints resolved in FY-2023

General Feedback:

1. It was relatively easy to file a complaint with the Department.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
7	2023	57%	14%	29%	0%	0%	0%

2. I had adequate access to the Consumer Assistance staff.

7	2023	43%	57%	0%	0%	0%	0%
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3. The Consumer Assistance staff handled my problem in a professional manner.

7	2023	86%	14%	0%	0%	0%	0%
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4. Overall, I was satisfied with the Department's assistance.

7	2023	71%	29%	0%	0%	0%	0%
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5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
7	2023	57%	29%	0%	0%	14%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
7	2023	29%	71%	0%	0%

If you contacted the Department by telephone:

7. Did you use the agency's toll-free number

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
4	2023	75%	0%	0%	25%	0%	0%

8. If not, were you informed about the agency's toll-free number?

2	2023	0%	0%	0%	50%	0%	50%
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9. Were you asked to submit a complaint form to begin an investigation?

4	2023	0%	75%	0%	25%	0%	0%
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10. The Department's automated menu was relatively easy to use.

3	2023	67%	0%	33%	0%	0%	0%
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11. The Consumer Assistance staff adequately identified themselves.

3	2023	100%	0%	0%	0%	0%	0%
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12. The Consumer Assistance staff was courteous and friendly.

3	2023	100%	0%	0%	0%	0%	0%
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Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2023

Money Services Businesses

If your complaint was NOT resolved in your favor:

13. 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
3	2023	75%	25%	0%	0%	0%	0%

14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.

3	2023	100%	0%	0%	0%	0%	0%
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15. A copy of applicable laws was included in the Department's response.

3	2023	100%	0%	0%	0%	0%	0%
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16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

3	2023	100%	0%	0%	0%	0%	0%
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17. An explanation was given as to why the Department could not resolve my complaint.

3	2023	100%	0%	0%	0%	0%	0%
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18. The explanation given was fair and objective.

3	2023	100%	0%	0%	0%	0%	0%
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19. Options were offered to help me resolve my problem.

2	2023	50%	50%	0%	0%	0%	0%
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20. I received a response within the timeframes disclosed to me.

3	2023	100%	0%	0%	0%	0%	0%
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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
5	2023	75%	25%	0%	0%	0%	0%

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

7	2023	100%	0%	0%	0%	0%	0%
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23. A copy of applicable laws was included in the Department's response.

4	2023	75%	0%	25%	0%	0%	0%
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24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

4	2023	100%	0%	0%	0%	0%	0%
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25. The resolution was fair considering applicable laws.

7	2023	86%	14%	0%	0%	0%	0%
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26. I received a response within the timeframes disclosed to me.

5	2023	100%	0%	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
5	2023	100%	0%	0%	0%	0%	0%

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

5	2023	100%	0%	0%	0%	0%	0%
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Analysis and Results of PFC/PCC Surveys

Rate the Department Analysis

Invitations were sent to 314 PFCs and PCCs requesting each entity complete the online survey. Fifty-three responses were received, accounting for approximately 17% of the total number of licensees. The overall results were mostly positive.

The agency received a 93% satisfactory performance rating for headquarters office staff being accessible and providing timely and accurate feedback. Ninety-eight percent of respondents agreed that examiners acted in a professional and courteous manner during the examination.

Non-Depository Supervision – PFC/PCC "Rate the Department" Survey – 2023

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 9, 2024. Survey results will be tabulated and released via the Department's Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

1. Person Completing the Survey?

31 Respondents provided their name (optional)

COMMUNICATION & CORRESPONDENCE

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

Strongly Agree	19	36%
Agree	29	55%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	4	7%
Total	53	100%

3. Headquarters office staff is accessible and provides timely and accurate feedback/answers.

Strongly Agree	30	57%
Agree	19	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	7%
Total	53	100%

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

Strongly Agree	29	55%
Agree	20	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	7%
Total	53	100%

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

21 Responses

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

22 Responses

7. Other suggestions or comments regarding communication and correspondence.

16 Responses

EXAMINATION COMMUNICATION

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

Strongly Agree	26	51%
Agree	24	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	2%
Total	51	100%

9. If utilized in 2023, access to the Department's Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.

Strongly Agree	12	24%
Agree	10	20%
Disagree	2	4%
Strongly Disagree	0	0%
NA	27	52%
Total	51	100%

10. Examiners' requests for information prior to and during the examinations are timely and reasonable.

Strongly Agree	21	41%
Agree	26	51%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	51	100%

11. Department examiners acted in a professional and courteous manner during the examination.

Strongly Agree	32	63%
Agree	18	35%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	51	100%

12. Examiners adequately communicated with management throughout the examination and the exit meeting.

Strongly Agree	31	61%
Agree	20	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	51	100%

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

Strongly Agree	28	55%
Agree	19	37%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	51	100%

14. Examiners remain focused on the key issues confronting your company.

Strongly Agree	25	49%
Agree	24	47%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	1	2%
Total	51	100%

15. Conclusions regarding the company's condition and recommendations for corrective actions were well supported.

Strongly Agree	23	45%
Agree	26	51%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	4%
Total	51	100%

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

26 Responses

17. The report of examination was received in a timely fashion.

Strongly Agree	28	55%
Agree	23	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	51	100%

18. The report of examination clearly communicated the examination findings from the exit meeting, and corrective actions management needs to take.

Strongly Agree	29	57%
Agree	22	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	51	100%

19. The on-site timeframe for the examination was reasonable and examiners worked to minimize the disruptions to your daily duties.

Strongly Agree	28	55%
Agree	21	41%
Disagree	2	4%
Strongly Disagree	0	0%
No Opinion	0	8%
Total	51	100%

20. Other suggestions or comments regarding examination communication.

13 Responses

LEGAL DIVISION**21. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section.**

Yes	1	2%
No	49	98%
Total	50	100%

22. The Legal Division is accessible and professional.

Strongly Agree	1	10%
Agree	2	20%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	70%
Total	10	100%

23. Responses are generally timely.

Strongly Agree	0	70%
Agree	4	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	60%
Total	10	100%

24. The content and substance of responses are appropriate and timely.

Strongly Agree	1	9%
Agree	3	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	64%
Total	11	100%

25. Requests for information are reasonable.

Strongly Agree	0	0%
Agree	4	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	64%
Total	11	100%

26. Other suggestions or comments regarding the legal division.

0 Responses

OVERALL DEPARTMENT EFFECTIVENESS

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

Strongly Agree	26	52%
Agree	21	42%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	50	100%

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

Strongly Agree	17	34%
Agree	25	50%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	7	14%
Total	50	100%

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

None	8	16%
1 to 10	36	72%
11 to 20	3	6%
21 to 50	3	6%
51+	0	0%
Total	50	100%

30. What information is the most useful on the Department's website?

19 Responses

31. What other type of information would you like to see on the Department's website?

7 Responses

32. Have you corresponded with the Department on 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.	2 20%	1 10%	1 10%	0 0%	6 60%
The issue was handled in a professional manner.	2 25%	2 25%	0 0%	0 0%	4 50%
The Department's findings were based on a logical interpretation of applicable law.	2 25%	2 25%	0 0%	0 0%	4 50%
The Department's suggestion for resolving the matter was reasonable.	2 25%	2 25%	0 0%	0 0%	4 50%

33. Other suggestions or comments regarding overall Department effectiveness.

4 Responses

34. 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 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.

7 Responses

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

3 Responses

Survey of Consumer Complainants of PFC and PCC Analysis

Fifty-two PFC and PCC complainants were mailed surveys and five responded during the survey period.

Overall, 100% of respondents were satisfied with the Department's assistance. All respondents rated consumer assistance staff favorably for the professional manner their problem or inquiry was handled. Consumer assistance staff was also deemed courteous and friendly by all.

All respondents found it relatively easy to file a complaint with our office, with approximately one-third of respondents indicating that they submitted their complaint by email.

Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2023

Prepaid Funeral Benefits and Perpetual Care Cemeteries

Reflects summary responses from five surveys received or 10% of the 52 surveys mailed.

Complaints resolved in FY-2023

General Feedback:

1. It was relatively easy to file a complaint with the Department.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
5	2023	60%	40%	0%	0%	0%	0%

2. I had adequate access to the Consumer Assistance staff.

5	2023	60%	40%	0%	0%	0%	0%
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3. The Consumer Assistance staff handled my problem in a professional manner.

5	2023	80%	20%	0%	0%	0%	0%
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4. Overall, I was satisfied with the Department's assistance.

5	2023	100%	0%	0%	0%	0%	0%
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5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Agency	Other
5	2023	20%	0%	0%	40%	40%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
5	2023	60%	40%	0%	0%

If you contacted the Department by telephone:

7. Did you use the agency's toll-free number

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
2	2023	0%	0%	0%	100%	0%	0%

8. If not, were you informed about the agency's toll-free number?

2	2023	50%	0%	0%	50%	0%	0%
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9. Were you asked to submit a complaint form to begin an investigation?

2	2023	100%	0%	0%	0%	0%	0%
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10. The Department's automated menu was relatively easy to use.

2	2023	50%	0%	0%	0%	0%	50%
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11. The Consumer Assistance staff adequately identified themselves.

2	2023	100%	0%	0%	0%	0%	0%
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12. The Consumer Assistance staff was courteous and friendly.

2	2023	100%	0%	0%	0%	0%	0%
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Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2023
Prepaid Funeral Benefits and Perpetual Care Cemeteries

If your complaint was NOT resolved in your favor:

13. 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
1	2023	0%	100%	0%	0%	0%	0%

14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.

1	2023	0%	100%	0%	0%	0%	0%
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15. A copy of applicable laws was included in the Department's response.

1	2023	0%	0%	0%	0%	0%	100%
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16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

1	2023	0%	100%	0%	0%	0%	0%
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17. An explanation was given as to why the Department could not resolve my complaint.

1	2023	0%	0%	0%	0%	0%	100%
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18. The explanation given was fair and objective.

1	2023	0%	100%	0%	0%	0%	0%
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19. Options were offered to help me resolve my problem.

1	2023	0%	100%	0%	0%	0%	0%
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20. I received a response within the timeframes disclosed to me.

1	2023	100%	0%	0%	0%	0%	0%
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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
5	2023	100%	0%	0%	0%	0%	0%

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

5	2023	80%	20%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

23. A copy of applicable laws was included in the Department's response.

5	2023	0%	0%	20%	0%	0%	80%
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24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

5	2023	40%	40%	20%	0%	0%	0%
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25. The resolution was fair considering applicable laws.

5	2023	80%	20%	0%	0%	0%	0%
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26. I received a response within the timeframes disclosed to me.

5	2023	100%	0%	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
3	2023	33%	0%	0%	0%	0%	67%

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

4	2023	50%	0%	0%	0%	0%	50%
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Customer Relations Representatives

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

For state-chartered banks, trust companies, and foreign bank agencies operating in Texas:	For perpetual care cemeteries and prepaid funeral contract sellers operating in Texas:	For money services businesses operating in Texas:
Mrs. Sheón Corley 512-475-1199 512-475-1313 (fax) consumer.complaints@dob.texas.gov	Ms. Regina Soto 512-475-1287 512-475-1288 (fax) pfcpc@dob.texas.gov	Ms. Mary Ann Gonzales 512-475-1291 512-475-1288 (fax) msb@dob.texas.gov