

REPORT ON CUSTOMER SERVICE



**Strategic Plan
Fiscal Years 2023 to 2027**

**June 2022
Texas Department of Banking**

Texas Department of Banking
2601 N. Lamar Blvd.
Austin, Texas 78227
877-276-5554
www.dob.texas.gov

TABLE OF CONTENTS

Inventory of Customers by Goal	2
External Customer Descriptions	3
Bank and Trust Supervision Examinations.....	3
Bank and Trust Customers – Consumer Assistance	3
Non-Depository Supervision (NDS) Examinations	3
Non-Depository Customers – Consumer Assistance	4
Application Processing.....	4
Description of Information Gathering Techniques/Methods	4
Rate the Department	4
Commissioner’s Banking Examination Survey – Banks and Trust.....	5
Customer Service Survey	5
Survey of Consumer Assistance	5
Other Opportunities for Input from Stakeholders.....	6
Banker Economic and Business Survey.....	6
Appeals Process	6
Whistleblower.....	6
Consumer Assistance Rules and Performance Measures.....	6
Analysis and Results of Customer Service Survey.....	7
Analysis and Results of Banks and Trust Companies Surveys.....	10
Rate the Department Analysis	10
Commissioner’s Banking Examination Survey Analysis	10
Bank and Trust Companies "Rate the Department" Survey – 2021	11
Commissioner’s Banking Examination Survey	21
Survey of Consumer Complainants of Banks, Trust Companies, and Foreign Bank Organizations Analysis	23
Analysis and Results of Money Services Businesses Survey	27
Rate the Department Analysis	27
Non-Depository Supervision – MSB “Rate the Department” Survey – 2021.....	28
Survey of Consumer Complainants of MSB Licensees Analysis	37
Analysis and Results of PFC/PCC Surveys.....	41
Rate the Department Analysis	41
Non-Depository Supervision – PFC/PCC "Rate the Department" Survey – 2021	42
Survey of Consumer Complainants of PFC and PCC Analysis	49
Customer Relations Representatives.....	52

THIS PAGE LEFT BLANK INTENTIONALLY

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 by the state: state-chartered banks, state-chartered trust companies, and foreign bank organizations.	Examinations
Bank and Trust Consumer Assistance	Customers of entities chartered 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 or 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 banking 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 CSBS' Money Services Businesses Accreditation, demonstrating that the NDS division maintains policies, procedures, operations, and staffing to effectively supervise MSBs, including multi-state supervision. Each licensee receives an examination on a periodic basis. 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 produce 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 developing and updating the Money Transmitter Regulators Association (MTRA) uniform examination procedures and practices, and actively participating 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. 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, and the Department anticipates this proposed legislation will be filed in the upcoming 88th Texas Legislative session in 2023. The Department will work with the legislature on evaluating and considering the adoption of the Model Law and monitor the upcoming legislative session for any activity to this area.

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 adequate 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 10, 2022, and February 7, 2022, for regulatory activity that occurred during 2021.

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

In 2021, 259 regulated entities were given the opportunity to complete the survey. The Department received 101 responses or 39% of the survey population.

Money Services Businesses Licensees – Surveyed since 1997

In 2021, survey requests were sent to 170 regulated MSBs. Forty-one responses were received, accounting for 24% of the total number of licensees.

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

In 2021, survey notices were sent to 270 PFCs and PCCs. Fifty-two responses were received, accounting for approximately 19% of the total number of licensees.

Commissioner's Banking 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 2022 as prescribed by the Legislative Budget Board and Office of the Governor. Invitations were sent to 211 consumers who have interacted with the Department since September 2019. Of those invited to participate, 9.5% responded with 20 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, PFCs, 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 2020 to August 2021.

Banks, Trust Companies and Foreign Bank Organizations

For fiscal year 2021, 32 surveys were mailed and five were returned, for a 16% response rate.

Money Services Businesses

For fiscal year 2021, 143 surveys were mailed to consumers and nine responses were received, for a 6% response rate.

Prepaid Funeral Contract and Perpetual Care Cemeteries

For fiscal year 2021, 47 surveys were mailed to consumers and six responses were received, for a 13% 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. In 2021, the Department received one REF request related to the Uniform Financial Institutions Ratings assigned at an examination. The REF was reviewed, and the institution received a final determination from the Commissioner.

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. Insiders can use the Ask a Question form on the Department's [website](#) or mail their report.

Consumer Assistance Rules and Performance 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 performance measures related to consumer assistance 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 211 invitations sent to consumers who interacted with the consumer assistance staff since September 2019, only 20 respondents participated.

The overall results were less than favorable as 55% of respondents were dissatisfied with the complaint process and handling. Overall, 55% were dissatisfied with the agency, 30% were satisfied, and 15% were neutral or shared no opinion. Survey results for 2021 show a slight improvement compared to 2019. Generally, survey responses reflect a higher rate of dissatisfaction when the outcome is not in favor of the complainant.

Customer Service Survey – Fiscal Years 2019 -2021
Constituents Offered Consumer Assistance

Reflects summary responses from 20 surveys received or 9.5% of the 211 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	3	15%
Unsatisfied	1	5%
Neutral	3	15%
Satisfied	1	5%
Very Satisfied	3	15%
N/A – Not Applicable	9	45%
Total	20	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	5	25%
Unsatisfied	1	5%
Neutral	3	15%
Satisfied	2	10%
Very Satisfied	5	25%
N/A – Not Applicable	4	20%
Total	20	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	4	20%
Unsatisfied	1	5%
Neutral	5	25%
Satisfied	4	20%
Very Satisfied	4	20%
N/A – Not Applicable	2	10%
Total	20	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	2	10%
Unsatisfied	4	20%
Neutral	5	25%
Satisfied	6	30%
Very Satisfied	2	10%
N/A – Not Applicable	1	5%
Total	20	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	6	30%
Unsatisfied	5	25%
Neutral	2	10%
Satisfied	2	10%
Very Satisfied	4	20%
N/A – Not Applicable	1	5%
Total	20	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	3	116%
Unsatisfied	2	110%
Neutral	4	21%
Satisfied	3	16%
Very Satisfied	4	21%
N/A – Not Applicable	3	16%
Total	19	100%

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

Very Unsatisfied	4	20%
Unsatisfied	1	5%
Neutral	5	25%
Satisfied	2	10%
Very Satisfied	1	5%
N/A – Not Applicable	7	35%
Total	20	100%

8. Please rate your overall satisfaction with the agency.

Very Unsatisfied	6	30%
Unsatisfied	5	25%
Neutral	3	15%
Satisfied	1	5%
Very Satisfied	5	25%
N/A – Not Applicable	0	0%
Total	20	100%

Analysis and Results of Banks and Trust Companies Surveys

Rate the Department Analysis

The Department received 101 responses from 259 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. 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 Banking Examination Survey Analysis

For fiscal year 2021, 185 surveys were mailed, and 122 responses were received for a 65.9% response rate. In fiscal year 2020, 180 surveys were mailed, and 112 responses were received for a 62.2% 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 – 2021

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 7, 2022. 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?

83 Respondents provided their name (optional)

2. The regional office that directly supervises your institution?

Dallas	32	31%
Houston	30	30%
Lubbock	19	19%
San Antonio	20	20%
Total	101	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	62	61%
No	39	39%
Total	101	100%

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

Strongly Agree	42	67%
Agree	21	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	63	100%

5. How could the program be improved?

27 Responses

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

Strongly Agree	41	41%
Agree	57	56%
Disagree	1	0%
Strongly Disagree	0	0%
No Opinion	3	3%
Total	101	100%

7. Regional office staff is generally accessible.

Strongly Agree	60	59%
Agree	40	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
Total	101	100%

8. Headquarters staff is generally accessible.

Strongly Agree	50	50%
Agree	44	43%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	7%
Total	101	100%

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

Strongly Agree	57	56%
Agree	41	41%
Disagree	1	0%
Strongly Disagree	0	0%
No Opinion	3	3%
Total	101	100%

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

Strongly Agree	49	48%
Agree	44	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	8%
Total	101	100%

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

Strongly Agree	47	47%
Agree	53	52%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
Total	101	100%

12. Was your last examination completed using the Department's off-site examination process? If yes, the examination by the was completed effectively.

Strongly Agree	38	37%
Agree	33	33%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	1	1%
N/A	28	28%
Total	101	100%

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

Not Cumbersome	54	53%
Somewhat Cumbersome	32	32%
Very Cumbersome	4	4%
No Opinion	11	11%
Total	101	100%

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

Yes	91	90%
No	10	10%
Total	101	100%

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

Very Beneficial	47	46%
Somewhat Beneficial	33	33%
Not Beneficial	6	6%
No Opinion	16	15%
Total	101	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	94	93%
No	7	7%
Total	101	100%

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

35 Responses

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

41 Responses

19. Other suggestions or comments regarding communication and correspondence.

32 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	27	27%
No	74	73%
Total	101	100%

21. The Corporate Division is generally accessible.

Strongly Agree	18	47%
Agree	9	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	11	29%
Total	38	100%

22. Responses are generally timely.

Strongly Agree	17	46%
Agree	9	24%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	10	27%
Total	37	100%

23. The content and substance of responses are appropriate.

Strongly Agree	15	42%
Agree	11	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	10	28%
Total	36	100%

24. The Corporate staff handles my affairs professionally.

Strongly Agree	17	46%
Agree	10	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	10	27%
Total	37	100%

25. The process of handling requests is efficient.

Strongly Agree	14	39%
Agree	12	33%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	9	25%
Total	36	100%

26. Requests for information are reasonable.

Strongly Agree	13	36%
Agree	14	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	9	25%
Total	36	100%

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

Strongly Agree	8	22%
Agree	18	50%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	9	25%
Total	36	100%

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

Strongly Agree	8	22%
Agree	13	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	16	43%
Total	37	100%

29. Other suggestions or comments regarding the corporate division.

9 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	7	7%
No	93	93%
Total	100	100%

31. The Legal Division is accessible.

Strongly Agree	3	20%
Agree	4	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	15	100%

32. Responses are generally timely.

Strongly Agree	3	20%
Agree	3	20%
Disagree	1	7%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	15	100%

33. The content and substance of responses are appropriate.

Strongly Agree	3	20%
Agree	4	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	15	100%

34. The Legal staff handles my affairs professionally.

Strongly Agree	3	20%
Agree	4	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	15	100%

35. The process of handling requests is efficient.

Strongly Agree	3	20%
Agree	3	20%
Disagree	1	7%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	16	100%

36. Requests for information are reasonable.

Strongly Agree	3	20%
Agree	4	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	53%
Total	15	100%

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

Strongly Agree	4	24%
Agree	8	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	29%
Total	17	100%

38. Other suggestions or comments regarding the legal division.

4 Response

OVERALL DEPARTMENT EFFECTIVENESS

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

Strongly Agree	54	54%
Agree	46	46%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	100	100%

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

Strongly Agree	55	55%
Agree	45	45%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	100	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	36 36%	61 61%	0 0%	0 0%	3 3%
Corporate Activities Bulletin	28 28%	61 61%	0 0%	0 0%	11 11%

42. List any suggestions for improving agency publications.

13 Responses

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

Strongly Agree	26	26%
Agree	66	66%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	7	7%
Total	100	100%

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

None	3	3%
1 to 10	73	73%
11 to 20	22	22%
21 to 50	2	2%
51+	0	0%
Total	100	100%

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

28 Responses

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

12 Responses

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

16 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?

21 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.	4 31%	4 31%	0 0%	0 0%	5 38%
The issue was handled in a professional manner.	7 50%	2 14%	0 0%	0 0%	5 36%
The Department's findings were based on a logical interpretation of applicable law.	6 46%	2 15%	0 0%	0 0%	5 39%
The Department's suggestion for resolving the matter was reasonable.	5 38%	3 24%	0 0%	0 0%	5 38%

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

Strongly Agree	18	27%
Agree	32	47%
Disagree	5	7%
Strongly Disagree	3	4%
No Opinion	10	15%
Total	68	100%

51. Other suggestions or comments regarding overall Department effectiveness.

12 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.

10 Responses

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

3 Responses

Commissioner's Banking Examination Survey
Comparison 2021 to 2020
185 mailed in 2021, 180 mailed in 2020

122 Responses or 65.9% Response Rate – 2021

112 Responses or 62.2% Response Rate – 2020

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
122	2021	75%	25%				
112	2020	69%	29%		1%		1%

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

122	2021	69%	30%	1%			
112	2020	67%	29%	3%			1%

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

122	2021	49%	42%	7%			2%
112	2020	48%	31%	3%			18%

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

122	2021	79%	19%	1%			1%
112	2020	83%	15%	1%			1%

5. The examiners communicated with management throughout the examination.

122	2021	79%	19%	1%			1%
112	2020	76%	21%	1%			2%

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

122	2021	64%	31%	2%			3%
112	2020	64%	34%				2%

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

122	2021						
112	2020						

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

122	2021	64%	35%				1%
112	2020	60%	39%				1%

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

122	2021	73%	26%	1%			
112	2020	70%	26%	3%			1%

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

122	2021	66%	32%	2%			
112	2020	64%	32%	3%			1%

11. Recommendations for corrective actions were reasonable.

122	2021	64%	30%				6%
112	2020	60%	34%	1%			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?

122	2021	94%				6%	
112	2020	92%				5%	3%
		NO				YES	

COMPARISON 2020 to 2021

122 Responses or 65.9% Response Rate – 2021

112 Responses or 62.2% Response Rate – 2020

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
122	2021	79%	21%				
112	2020	69%	29%	1%			1%

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

122	2021	73%	26%				1%
112	2020	69%	29%	1%			1%

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

122	2021	75%	24%				1%
112	2020	75%	22%	2%			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
122	2021	57%	43%				
112	2020	52%	46%	1%			1%

2. The examination was completed in a reasonable timeframe.

122	2021	67%	30%	1%			2%
112	2020	61%	28%				11%

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

122	2021	66%	32%	1%			1%
112	2020	69%	29%	1%			1%

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

122	2021	70%	26%				4%
112	2020	66%	29%				5%

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

Of the 32 surveys mailed to complainants who filed a grievance against a regulated financial institution, five surveys were returned for a 16% response rate.

Sixty 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, 60% 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 80% of respondents. There were 20% of respondents expressing dissatisfaction with the consumer assistance staff.

Consumer Feedback Survey Fiscal Year 2021

Bank and Trust Supervision

Reflects summary responses from five surveys received or 16% of the 32 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	0%	60%	20%	0%	20%	0%
2. I had adequate access to the Consumer Assistance staff.	5	0%	60%	0%	20%	20%	0%
3. The Consumer Assistance staff handled my problem in a professional manner.	5	20%	60%	0%	0%	20%	0%
4. Overall, I was satisfied with the Department's assistance.	5	20%	40%	0%	0%	40%	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%	0%	0%	20%	0%

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

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?	5	20%	40%
8. If not, were you informed about the agency's toll free number?	4	25%	75%
9. Were you asked to submit a complaint form to begin an investigation?	4	25%	50%

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
10. The Department's automated menu was relatively easy to use.	5	20%	20%	60%	20%	0%	0%
11. The Consumer Assistance staff adequately identified themselves.	5	20%	20%	20%	0%	0%	0%
12. The Consumer Assistance staff was courteous and friendly.	5	60%	20%	0%	0%	20%	0%

	# of Responses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
13. I feel the Consumer Assistance staff understood the basis of my complaint.	3	0%	67%	0%	33%	0%	0%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	3	0%	0%	33%	33%	33%	0%
15. A copy of applicable laws was included in the Department's response.	3	0%	0%	33%	33%	33%	0%
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	3	0%	33%	33%	33%	0%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	3	0%	0%	0%	33%	67%	0%
18. The explanation given was fair and objective.	3	0%	0%	33%	0%	67%	0%
19. Options were offered to help me resolve my problem.	3	0%	0%	33%	0%	67%	0%
20. I received a response within the timeframes disclosed to me.	3	0%	0%	33%	0%	67%	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.	3	33%	33%	0%	0%	0%	0%
22. The response provided addressed the important aspects of my complaint and provided useful information.	3	33%	0%	0%	0%	33%	0%
23. A copy of applicable laws was included in the Department's response.	3	0%	33%	33%	33%	33%	0%
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	3	33%	33%	0%	0%	33%	0%
25. The resolution was fair considering applicable laws.	3	33%	33%	0%	0%	33%	0%
26. I received a response within the timeframes disclosed to me.	3	33%	33%	33%	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.	4	25%	50%	0%	25%	25%	0%
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.	4	25%	50%	25%	0%	25%	0%

THIS PAGE LEFT BLANK INTENTIONALLY

Analysis and Results of Money Services Businesses Survey

Rate the Department Analysis

Invitations to provide comment were sent to 170 MSBs requesting that they complete the online survey. The Department received 41 responses, accounting for 24% of the total number of licensees.

Overall, 100% of respondents expressed that Department personnel responded satisfactorily to their needs. Approximately 91% 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 – 2021

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 7, 2022. 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?

18 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	15	37%
Agree	24	58%
Disagree	2	5%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	41	100%

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

Strongly Agree	16	39%
Agree	22	54%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	7%
Total	41	100%

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

Strongly Agree	15	37%
Agree	26	63%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	41	100%

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

21 Responses

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

23 Responses

7. Other suggestions or comments regarding communication and correspondence.

19 Responses

EXAMINATION COMMUNICATION

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

Strongly Agree	10	29%
Agree	22	65%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	6%
Total	34	100%

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

Strongly Agree	6	18%
Agree	16	47%
Disagree	1	3%
Strongly Disagree	1	3%
No Opinion	10	29%
Total	34	100%

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

Strongly Agree	9	26%
Agree	21	62%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	3	9%
Total	34	100%

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

Strongly Agree	17	50%
Agree	13	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	12%
Total	34	100%

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

Strongly Agree	15	44%
Agree	15	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	12%
Total	34	100%

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

Strongly Agree	15	44%
Agree	15	44%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	3	9%
Total	34	100%

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

Strongly Agree	11	32%
Agree	14	41%
Disagree	3	9%
Strongly Disagree	0	0%
No Opinion	6	18%
Total	34	100%

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

Strongly Agree	8	23%
Agree	21	62%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	15%
Total	34	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?

20 Responses

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

Strongly Agree	9	26%
Agree	21	62%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	12%
Total	34	100%

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

Strongly Agree	9	26%
Agree	20	59%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	4	12%
Total	34	100%

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

Strongly Agree	11	32%
Agree	19	56%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	3	9%
Total	34	100%

20. Other suggestions or comments regarding examination communication.

15 Responses

21. Has your company been examined by a multi-state joint examination in 2021?

Yes	21	62%
No	13	38%
Total	34	100%

22. Was Texas a participant of this joint examination?

Yes	14	58%
No	10	42%
Total	24	100%

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

Yes	4	17%
No	20	83%
Total	24	100%

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

Strongly Agree	8	29%
Agree	16	57%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	28	100%

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

Strongly Agree	7	25%
Agree	17	61%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	28	100%

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

Strongly Agree	7	25%
Agree	16	57%
Disagree	1	4%
Strongly Disagree	0	0%
No Opinion	4	14%
Total	28	100%

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

23 Responses

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

18 Responses

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

Joint	23	85%
Independent	4	15%
Total	27	100%

30. Please list the state(s) that was/were the lead in 2021.

22 Responses

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

19 Responses

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

17 Responses

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

13 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	3	9%
No	31	91%
Total	34	100%

35. The Corporate Division is accessible and professional.

Strongly Agree	2	17%
Agree	3	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	58%
Total	12	100%

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

Strongly Agree	2	17%
Agree	2	17%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	67%
Total	12	100%

37. Requests for information are reasonable.

Strongly Agree	2	17%
Agree	2	17%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	66%
Total	12	100%

38. Other suggestions or comments regarding the corporate division.

2 Responses

LEGAL DIVISION**39. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section.**

Yes	2	6%
No	32	94%
Total	34	100%

40. The Legal Division is accessible and professional.

Strongly Agree	0	0%
Agree	2	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	75%
Total	8	100%

41. Responses are generally timely.

Strongly Agree	0	0%
Agree	2	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	75%
Total	8	100%

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

Strongly Agree	0	0%
Agree	2	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	75%
Total	8	100%

43. Requests for information are reasonable.

Strongly Agree	0	0%
Agree	1	12%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	88%
Total	8	100%

44. Other suggestions or comments regarding the legal division.

2 Responses

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

Strongly Agree	15	44%
Agree	19	56%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
Total	34	100%

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

Strongly Agree	8	23%
Agree	22	65%
Disagree	1	3%
Strongly Disagree	0	0%
No Opinion	3	9%
Total	34	100%

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

None	2	7%
1 to 10	23	72%
11 to 20	3	9%
21 to 50	3	9%
51+	1	3%
Total	32	100%

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

15 Responses

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

10 Responses

50. 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 17%	1 8%	0 0%	0 0%	9 75%
The issue was handled in a professional manner.	2 17%	1 8%	0 0%	0 0%	9 75%
The Department's findings were based on a logical interpretation of applicable law.	2 17%	1 8%	0 0%	0 0%	9 75%
The Department's suggestion for resolving the matter was reasonable.	2 17%	1 8%	0 0%	0 0%	9 75%

51. Other suggestions or comments regarding overall Department effectiveness.

5 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.

6 Responses

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

3 Responses

Survey of Consumer Complainants of MSB Licensees Analysis

There were 143 surveys mailed to complainants of MSBs with nine 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 2021
Money Services Businesses

Reflects summary responses from nine surveys received or 6% of the 143 surveys mailed.

Complaints opened in FY-2021

General Feedback:

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

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
9	2021	78%	22%	0%	0%	0%	0%

9	2021	44%	22%	33%	0%	0%	0%
---	------	-----	-----	-----	----	----	----

9	2021	78%	22%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

9	2021	89%	11%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
9	2021	33%	11%	0%	22%	33%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
9	2021	33%	67%	0%	0%

If you contacted the Department by telephone:

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

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
3	2021	0%	0%	0%	100%	0%	0%

3	2021	67%	0%	0%	33%	0%	0%
---	------	-----	----	----	-----	----	----

3	2021	67%	0%	0%	33%	0%	0%
---	------	-----	----	----	-----	----	----

2	2021	50%	0%	0%	0%	0%	50%
---	------	-----	----	----	----	----	-----

2	2021	50%	0%	0%	0%	0%	50%
---	------	-----	----	----	----	----	-----

2	2021	50%	0%	0%	0%	0%	50%
---	------	-----	----	----	----	----	-----

Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2021
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	2021	33%	33%	0%	33%	0%	0%

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

3	2021	33%	33%	0%	0%	33%	0%
---	------	-----	-----	----	----	-----	----

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

3	2021	33%	33%	0%	0%	0%	33%
---	------	-----	-----	----	----	----	-----

16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

3	2021	33%	67%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

17. An explanation was given as to why the Department could not resolve my complaint.

3	2021	0%	0%	0%	0%	0%	100%
---	------	----	----	----	----	----	------

18. The explanation given was fair and objective.

3	2021	0%	0%	0%	33%	33%	33%
---	------	----	----	----	-----	-----	-----

19. Options were offered to help me resolve my problem.

3	2021	33%	0%	33%	0%	0%	33%
---	------	-----	----	-----	----	----	-----

20. I received a response within the timeframes disclosed to me.

3	2021	33%	67%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

If your complaint was resolved in your favor:

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

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
7	2021	71%	29%	0%	0%	0%	0%

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

7	2021	86%	0%	0%	14%	0%	0%
---	------	-----	----	----	-----	----	----

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

7	2021	57%	29%	0%	0%	0%	14%
---	------	-----	-----	----	----	----	-----

24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

7	2021	86%	0%	14%	0%	0%	0%
---	------	-----	----	-----	----	----	----

25. The resolution was fair considering applicable laws.

7	2021	86%	0%	14%	0%	0%	0%
---	------	-----	----	-----	----	----	----

26. I received a response within the timeframes disclosed to me.

7	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

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
7	2021	86%	14%	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.

7	2021	86%	0%	14%	0%	0%	0%
---	------	-----	----	-----	----	----	----

THIS PAGE LEFT BLANK INTENTIONALLY

Analysis and Results of PFC/PCC Surveys

Rate the Department Analysis

Invitations were sent to 270 PFCs and PCCs requesting each entity complete the online survey. Fifty-two responses were received, accounting for approximately 19% of the total number of licensees. The overall results were mostly positive.

The agency received a 92% satisfactory performance rating for headquarters office staff being accessible and providing timely and accurate feedback. Ninety-six 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 – 2021

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 7, 2022. 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?

37 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	16	31%
Agree	23	44%
Disagree	3	6%
Strongly Disagree	1	2%
No Opinion	9	17%
Total	52	100%

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

Strongly Agree	22	42%
Agree	26	50%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	52	100%

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

Strongly Agree	24	46%
Agree	48	48%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	75	100%

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

15 Responses

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

21 Responses

7. Other suggestions or comments regarding communication and correspondence.

18 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	53%
Agree	16	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	14%
Total	49	100%

9. If utilized in 2021, access to the Department's Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.

Strongly Agree	16	33%
Agree	15	31%
Disagree	4	8%
Strongly Disagree	1	2%
NA	13	26%
Total	49	100%

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

Strongly Agree	26	53%
Agree	17	35%
Disagree	2	4%
Strongly Disagree	0	0%
No Opinion	4	8%
Total	49	100%

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

Strongly Agree	31	63%
Agree	16	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	4%
Total	49	100%

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

Strongly Agree	30	61%
Agree	15	31%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	8%
Total	49	100%

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

Strongly Agree	29	59%
Agree	13	27%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	14%
Total	49	100%

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

Strongly Agree	27	55%
Agree	16	33%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	5	10%
Total	49	100%

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

Strongly Agree	25	51%
Agree	19	39%
Disagree	0	0%
Strongly Disagree	1	2%
No Opinion	4	8%
Total	49	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	29	59%
Agree	17	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	49	100%

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

Strongly Agree	27	55%
Agree	17	35%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	4	8%
Total	49	100%

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

Strongly Agree	29	59%
Agree	16	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	8%
Total	49	100%

20. Other suggestions or comments regarding examination communication.

17 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	2	4%
No	47	96%
Total	49	100%

22. The Legal Division is accessible and professional.

Strongly Agree	2	20%
Agree	2	20%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	60%
Total	10	100%

23. Responses are generally timely.

Strongly Agree	4	40%
Agree	1	10%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	50%
Total	10	100%

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

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

25. Requests for information are reasonable.

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

26. Other suggestions or comments regarding the legal division.

4 Responses

OVERALL DEPARTMENT EFFECTIVENESS

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

Strongly Agree	26	53%
Agree	20	41%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	6%
Total	49	100%

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

Strongly Agree	17	35%
Agree	21	42%
Disagree	3	6%
Strongly Disagree	0	0%
No Opinion	8	16%
Total	49	100%

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

None	9	18%
1 to 10	32	66%
11 to 20	6	12%
21 to 50	2	4%
51+	0	0%
Total	49	100%

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

18 Responses

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

10 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.	5 50%	0 0%	0 0%	0 0%	5 50%
The issue was handled in a professional manner.	5 50%	0 0%	0 0%	0 0%	5 50%
The Department's findings were based on a logical interpretation of applicable law.	4 40%	0 0%	0 0%	0 0%	6 60%
The Department's suggestion for resolving the matter was reasonable.	4 40%	0 0%	0 0%	0 0%	6 60%

33. Other suggestions or comments regarding overall Department effectiveness.

7 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.

6 Responses

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

5 Responses

Survey of Consumer Complainants of PFC and PCC Analysis

Forty-seven PFC and PCC complainants were mailed surveys and six 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 2021

Prepaid Funeral Benefits and Perpetual Care Cemeteries

Reflects summary responses from six surveys received or 13% of the 47 surveys mailed.

Complaints opened in FY-2021

General Feedback:

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

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
6	2021	100%	0%	0%	0%	0%	0%

6	2021	83%	17%	0%	0%	0%	0%
---	------	-----	-----	----	----	----	----

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
6	2021	17%	0%	33%	0%	50%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
6	2021	33%	33%	0%	33%

If you contacted the Department by telephone:

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

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
3	2021	100%	0%	0%	0%	0%	0%

1	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

3	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

3	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2021
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
2	2021	100%	0%	0%	0%	0%	0%

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

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

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

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

17. An explanation was given as to why the Department could not resolve my complaint.

2	2021	50%	0%	50%	0%	0%	0%
---	------	-----	----	-----	----	----	----

18. The explanation given was fair and objective.

2	2021	50%	0%	50%	0%	0%	0%
---	------	-----	----	-----	----	----	----

19. Options were offered to help me resolve my problem.

2	2021	50%	0%	50%	0%	0%	0%
---	------	-----	----	-----	----	----	----

20. I received a response within the timeframes disclosed to me.

2	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

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
6	2021	33%	0%	0%	0%	0%	0%

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

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

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

6	2021	83%	0%	17%	0%	0%	0%
---	------	-----	----	-----	----	----	----

24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

25. The resolution was fair considering applicable laws.

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

26. I received a response within the timeframes disclosed to me.

6	2021	100%	0%	0%	0%	0%	0%
---	------	------	----	----	----	----	----

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
6	2021	83%	0%	0%	0%	0%	17%

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

6	2021	83%	0%	0%	0%	0%	17%
---	------	-----	----	----	----	----	-----

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:
Mr. Juan Renteria 512-475-1199 Mr. Eduardo Perez 512-475-1199 512-475-1313 (fax) consumer.complaints@dob.texas.gov	Ms. Rebecca McCready 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