

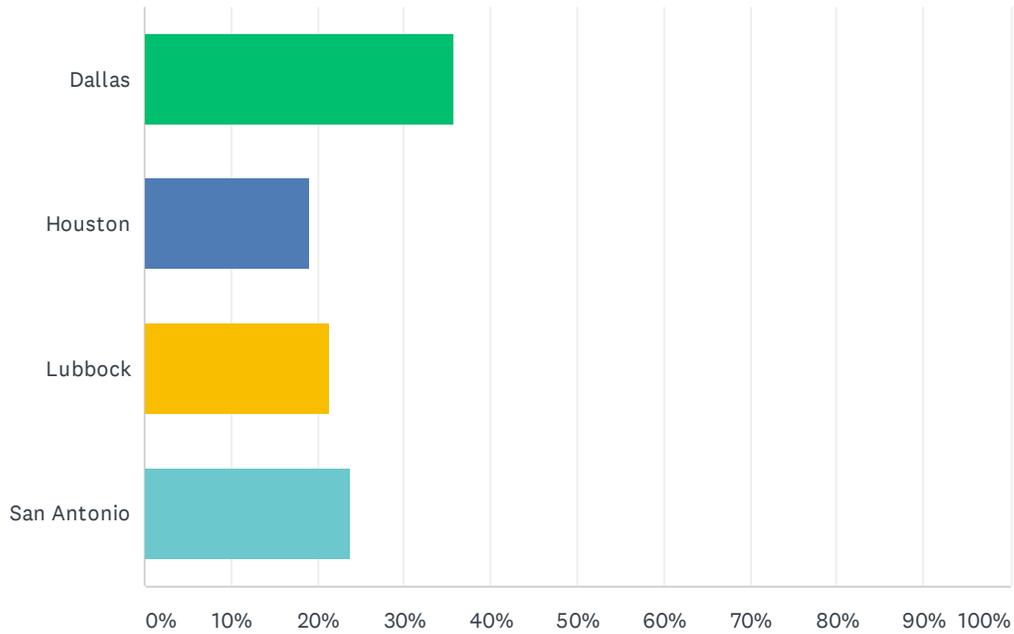
## Q1 Person Completing the Survey?

Answered: 66 Skipped: 18

ANSWER CHOICES	RESPONSES	
Name (optional)	98.48%	65
Name of Entity (optional)	100.00%	66

## Q2 The regional office that directly supervises your institution?

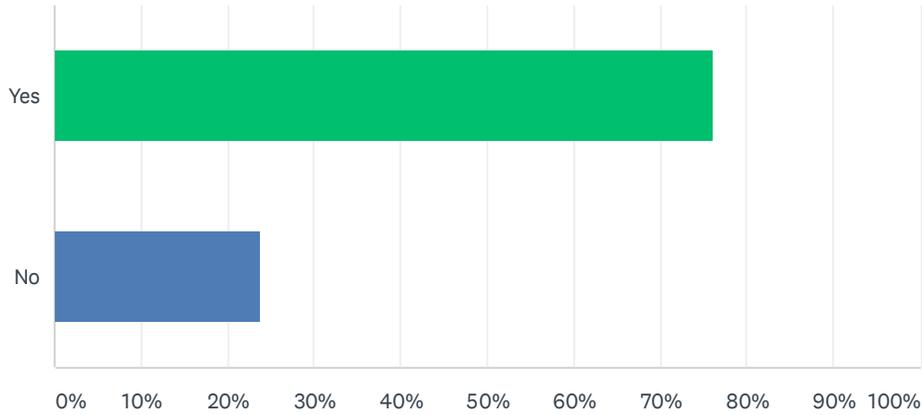
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Dallas	35.71%	30
Houston	19.05%	16
Lubbock	21.43%	18
San Antonio	23.81%	20
<b>TOTAL</b>		<b>84</b>

**Q3 Did you receive a call or visit from the regional director of your region within the last 12 months in reference to the Department's offsite call monitoring program? If no, skip to question #6**

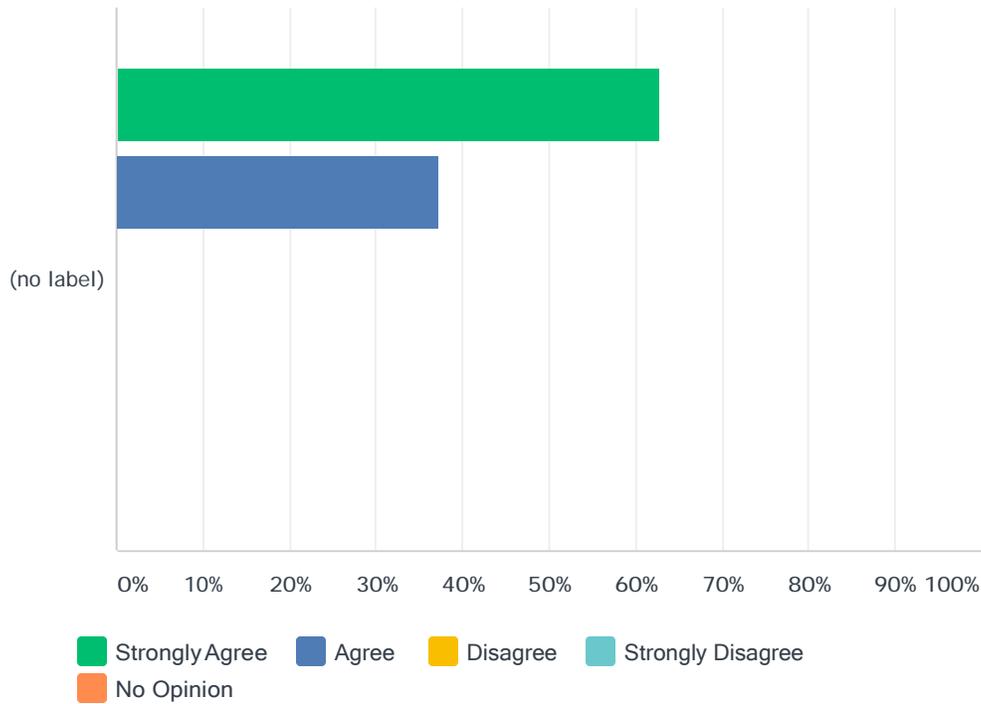
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	76.19%	64
No	23.81%	20
TOTAL		84

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

Answered: 67 Skipped: 17



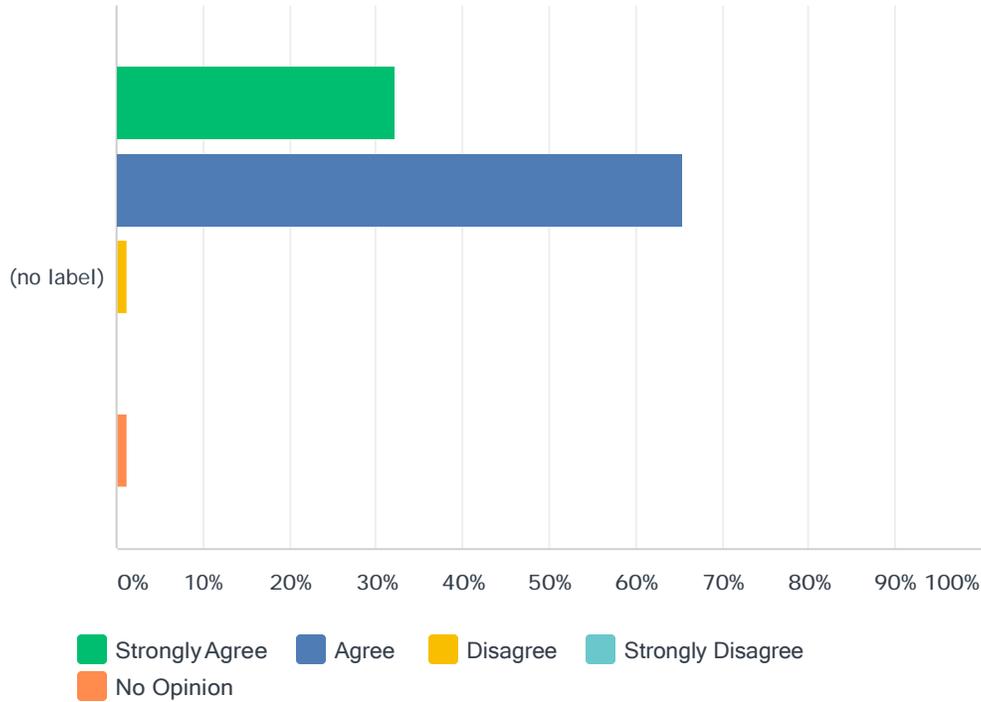
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	62.69% 42	37.31% 25	0.00% 0	0.00% 0	0.00% 0	67	1.37

## Q5 How could the program be improved?

Answered: 23 Skipped: 61

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

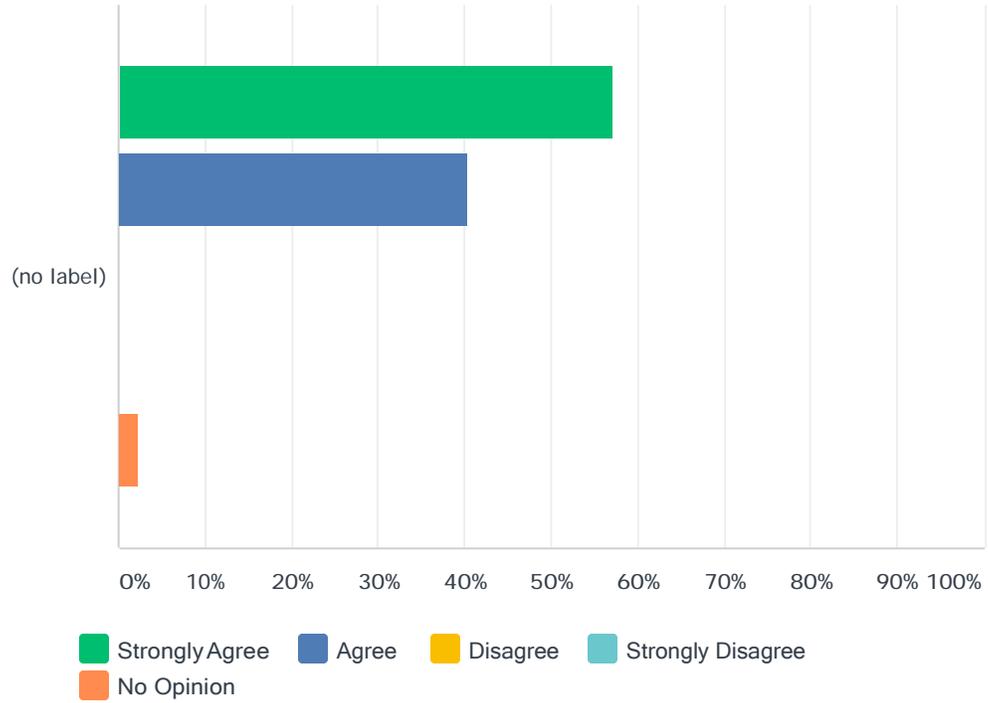
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	32.14%	65.48%	1.19%		0.00%	1.19%	
	27	55	1		0	1	84
							1.73

### Q7 Regional office staff is generally accessible.

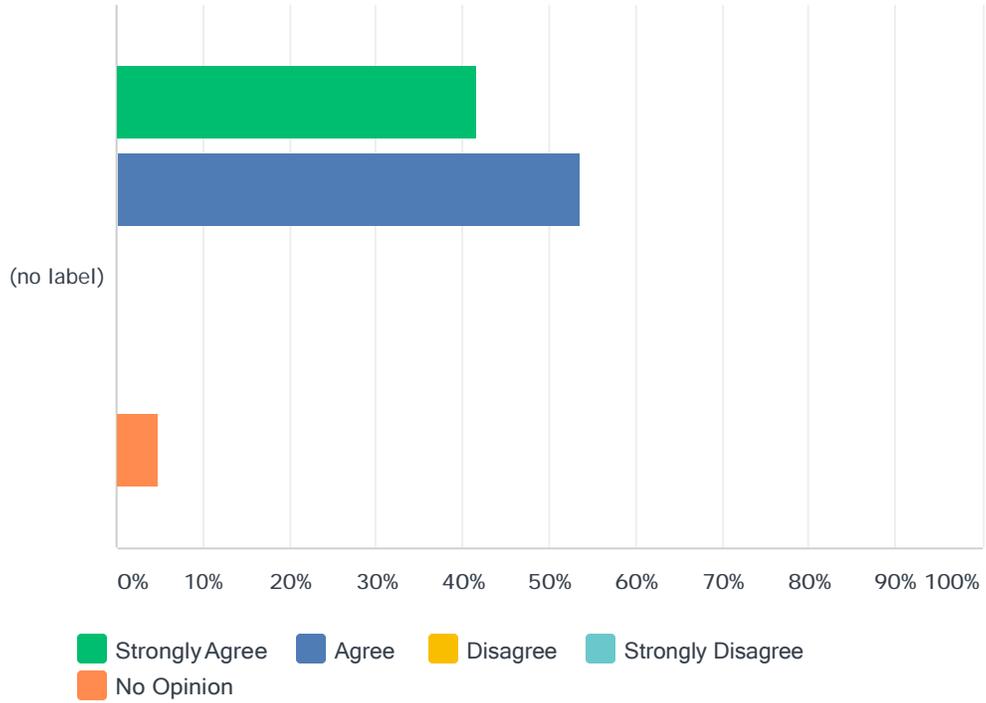
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	57.14% 48	40.48% 34	0.00% 0	0.00% 0	2.38% 2	84	1.50

### Q8 Headquarters staff is generally accessible.

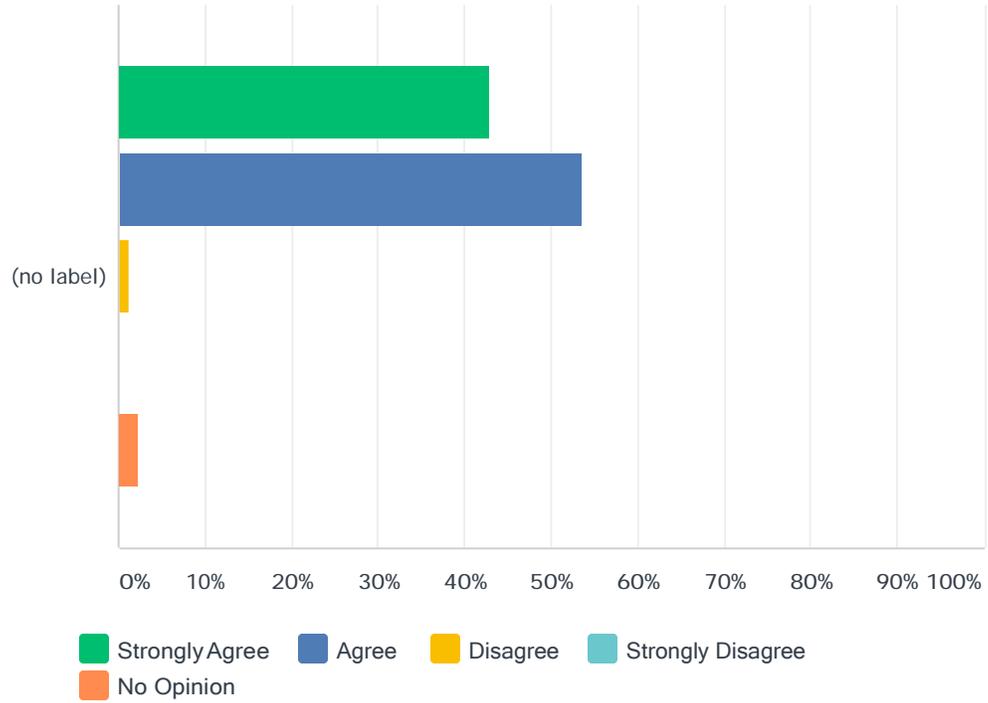
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	41.67% 35	53.57% 45	0.00% 0	0.00% 0	4.76% 4	84	1.73

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

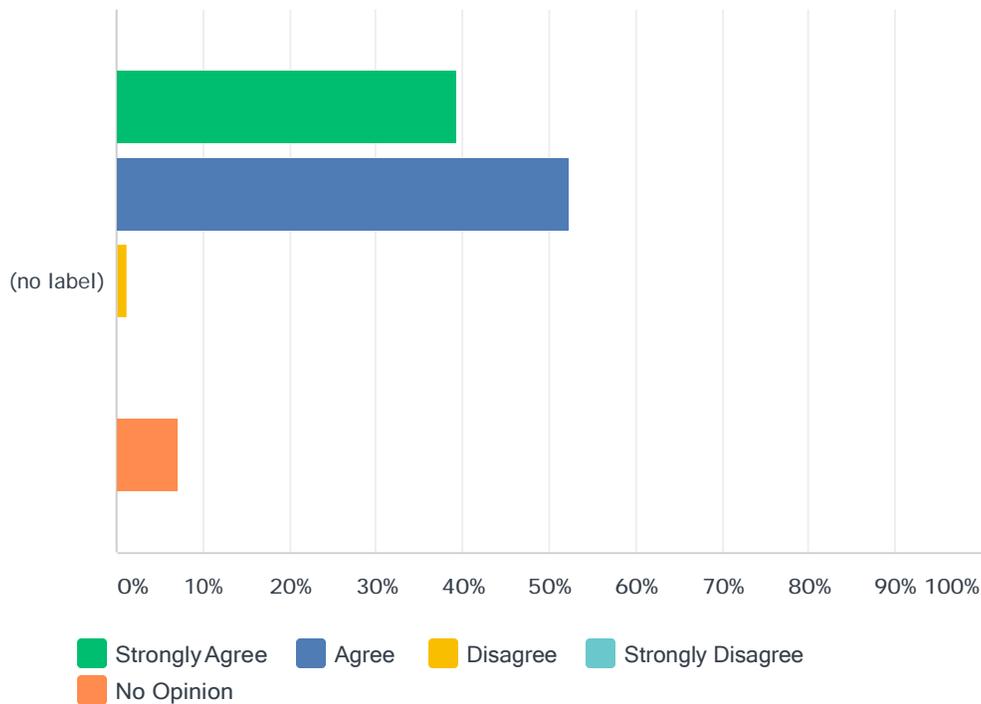
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	42.86% 36	53.57% 45	1.19% 1	0.00% 0	2.38% 2	84	1.65

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

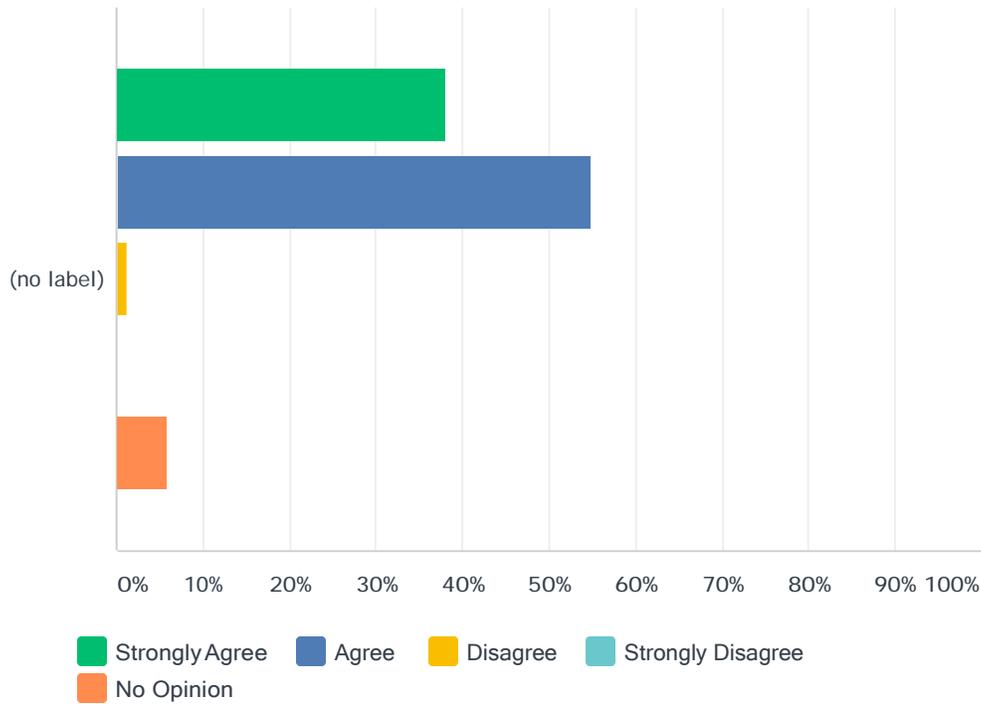
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	39.29%	52.38%	1.19%	0.00%	7.14%	84	1.83
	33	44	1	0	6		

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

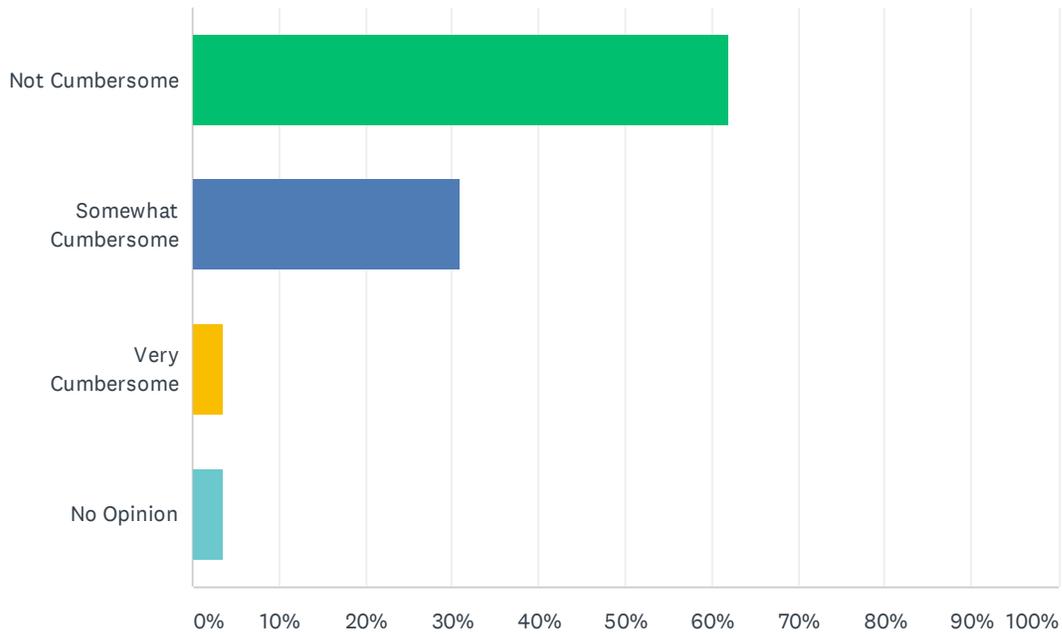
Answered: 84 Skipped: 0



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	38.10%	54.76%	1.19%	0.00%	5.95%	84	1.81
	32	46	1	0	5		

## Q12 How cumbersome is the Department's secure email system (ZIX) when used to communicate sensitive and confidential information.

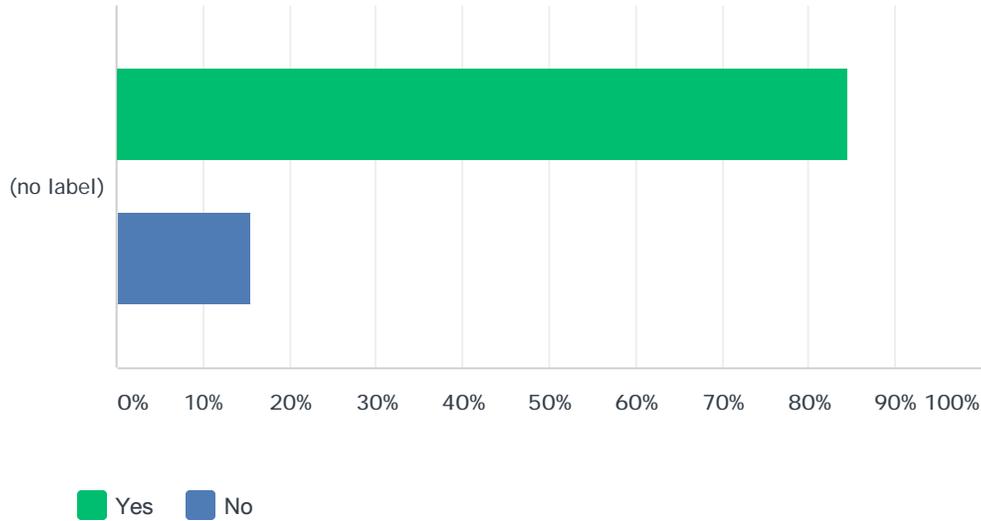
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Not Cumbersome	61.90%	52
Somewhat Cumbersome	30.95%	26
Very Cumbersome	3.57%	3
No Opinion	3.57%	3
<b>TOTAL</b>		<b>84</b>

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

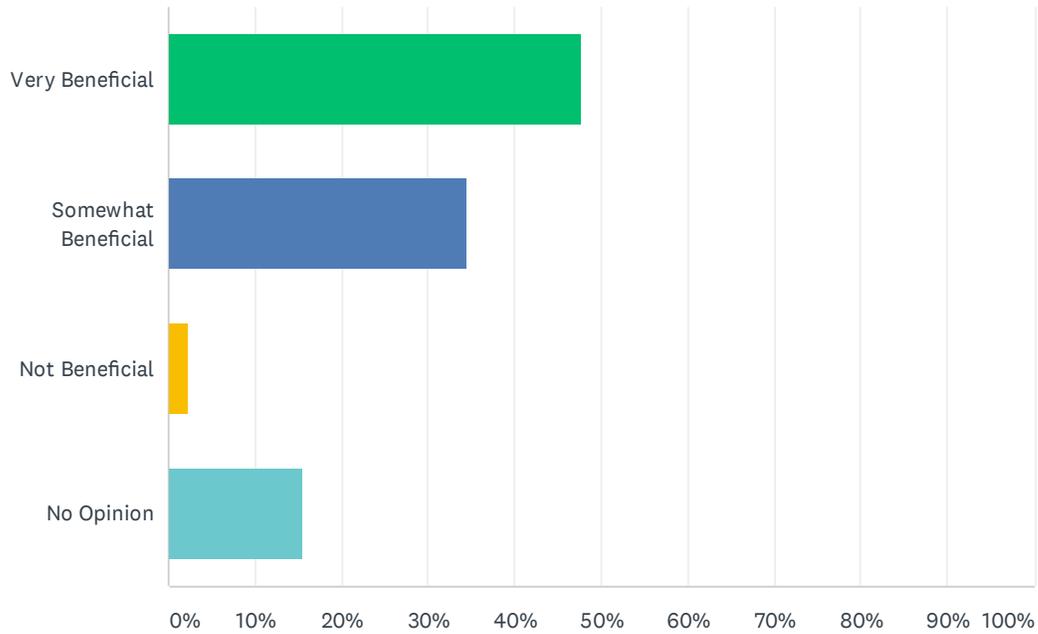
Answered: 84 Skipped: 0



	YES	NO	TOTAL	WEIGHTED AVERAGE
(no label)	84.52% 71	15.48% 13	84	1.15

## Q14 What is your opinion regarding the usefulness of the DEX portal?

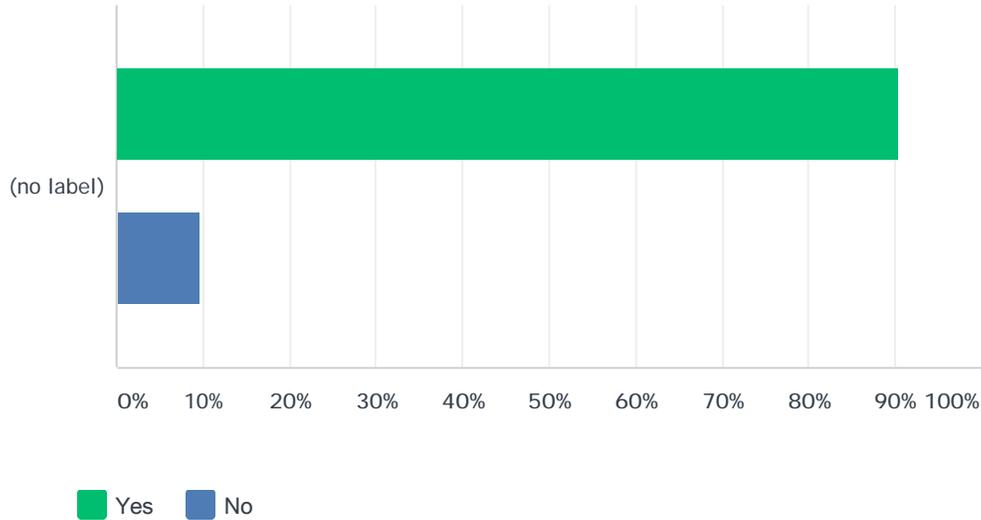
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very Beneficial	47.62%	40
Somewhat Beneficial	34.52%	29
Not Beneficial	2.38%	2
No Opinion	15.48%	13
<b>TOTAL</b>		<b>84</b>

### Q15 The Department's Authorized Contact and Email System portal (ACES) is effective in allowing our bank to provide current contact information on file with the Department?

Answered: 84 Skipped: 0



	YES	NO	TOTAL	WEIGHTED AVERAGE
(no label)	90.48% 76	9.52% 8	84	1.10

**Q16 What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?**

Answered: 31 Skipped: 53

## Q17 What issues should be addressed by the Department to reduce or minimize regulatory burden?

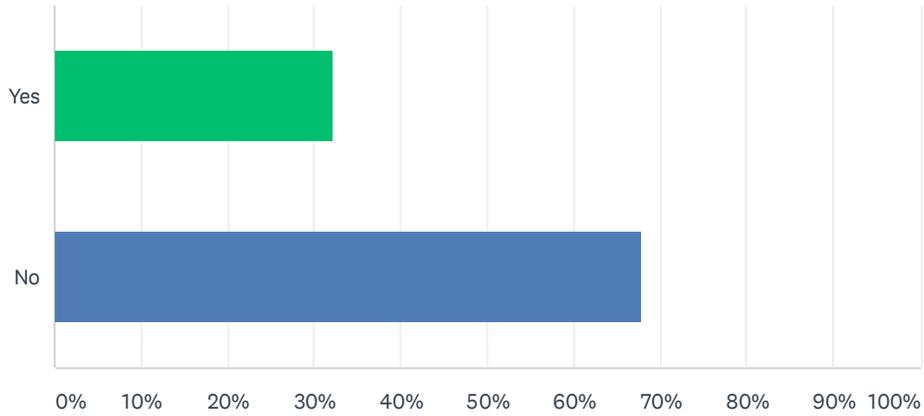
Answered: 31 Skipped: 53

## Q18 Other suggestions or comments regarding communication and correspondence.

Answered: 23 Skipped: 61

### Q19 Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section

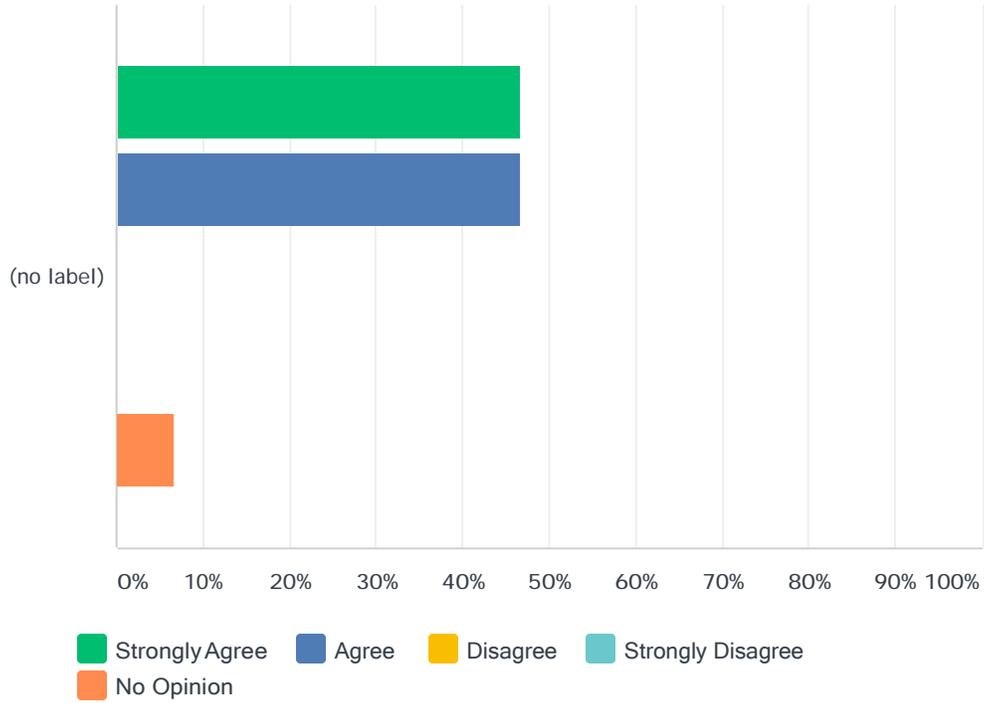
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	32.14%	27
No	67.86%	57
TOTAL		84

## Q20 The Corporate Division is generally accessible.

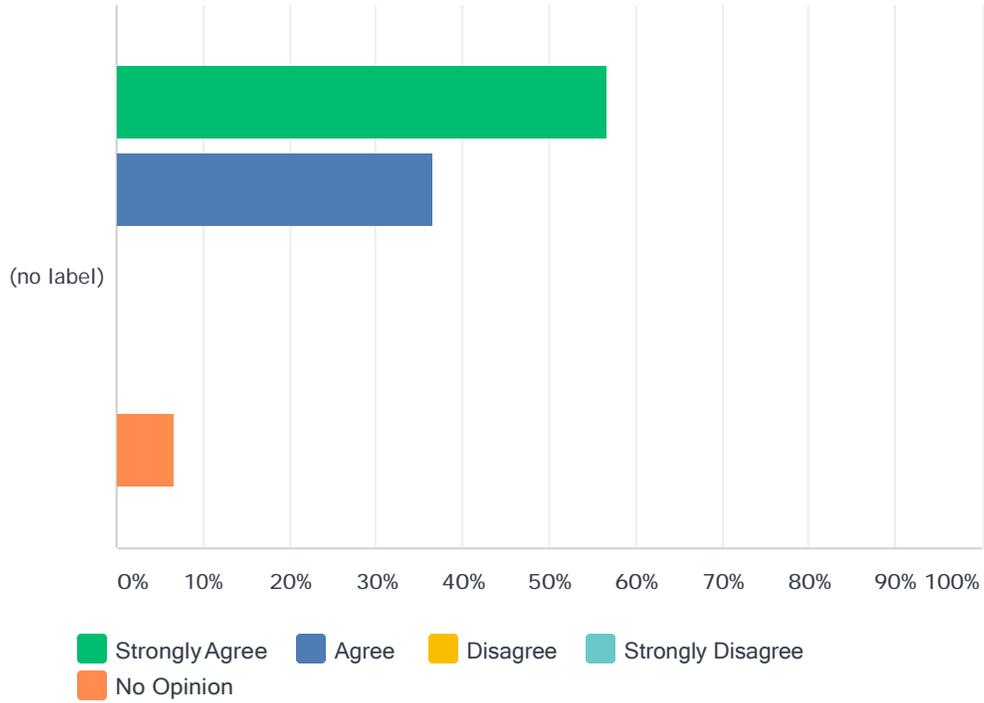
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	46.67% 14	46.67% 14	0.00% 0	0.00% 0	6.67% 2	30	1.73

## Q21 Responses are generally timely.

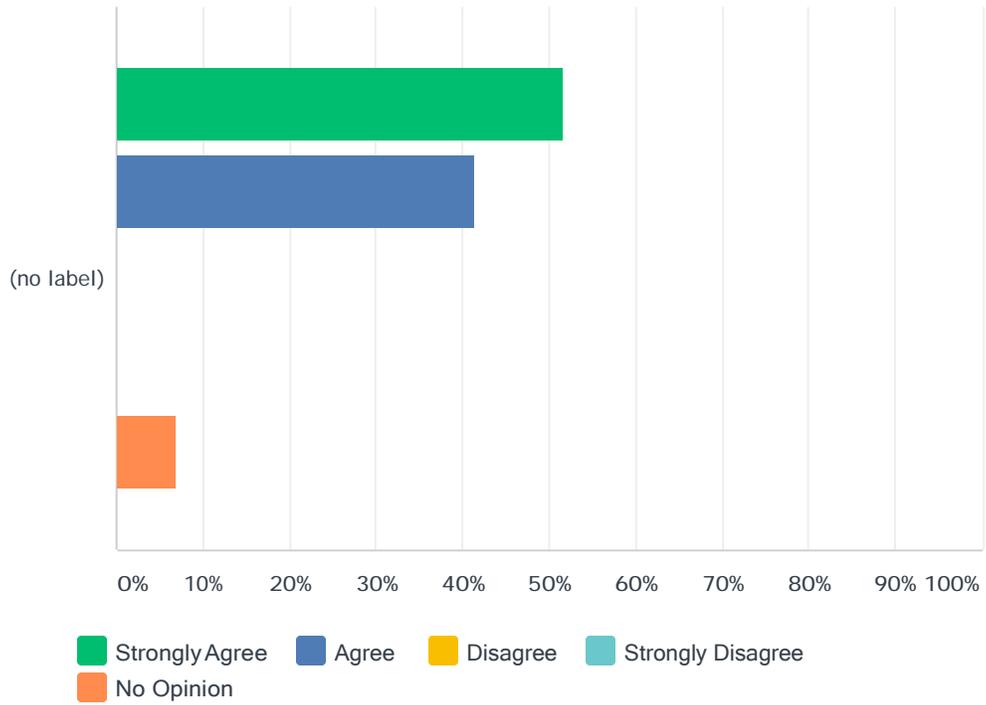
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	56.67% 17	36.67% 11	0.00% 0	0.00% 0	6.67% 2	30	1.63

## Q22 The content and substance of responses are appropriate.

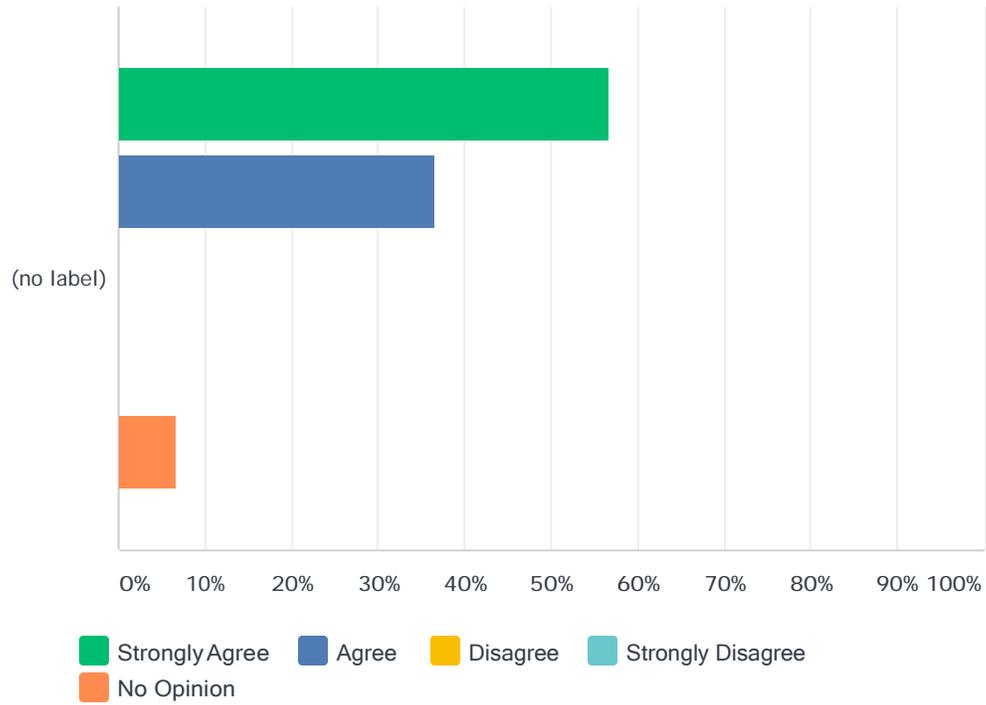
Answered: 29 Skipped: 55



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	51.72% 15	41.38% 12	0.00% 0	0.00% 0	6.90% 2	29	1.69

## Q23 The Corporate staff handles my affairs professionally.

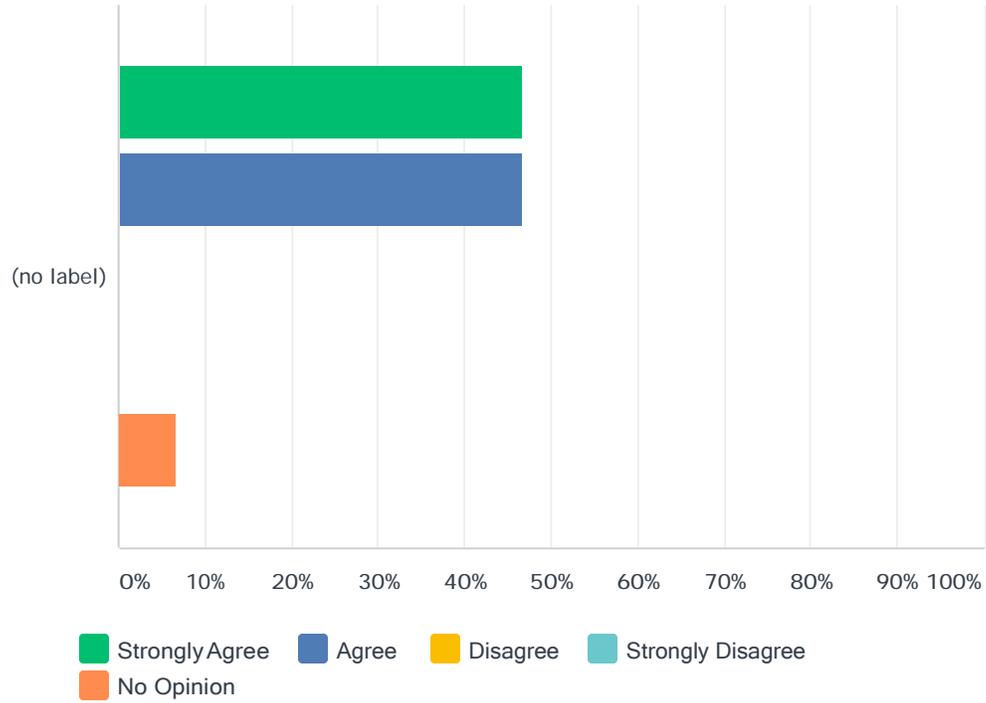
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	56.67% 17	36.67% 11	0.00% 0	0.00% 0	6.67% 2	30	1.63

## Q24 The process of handling requests is efficient.

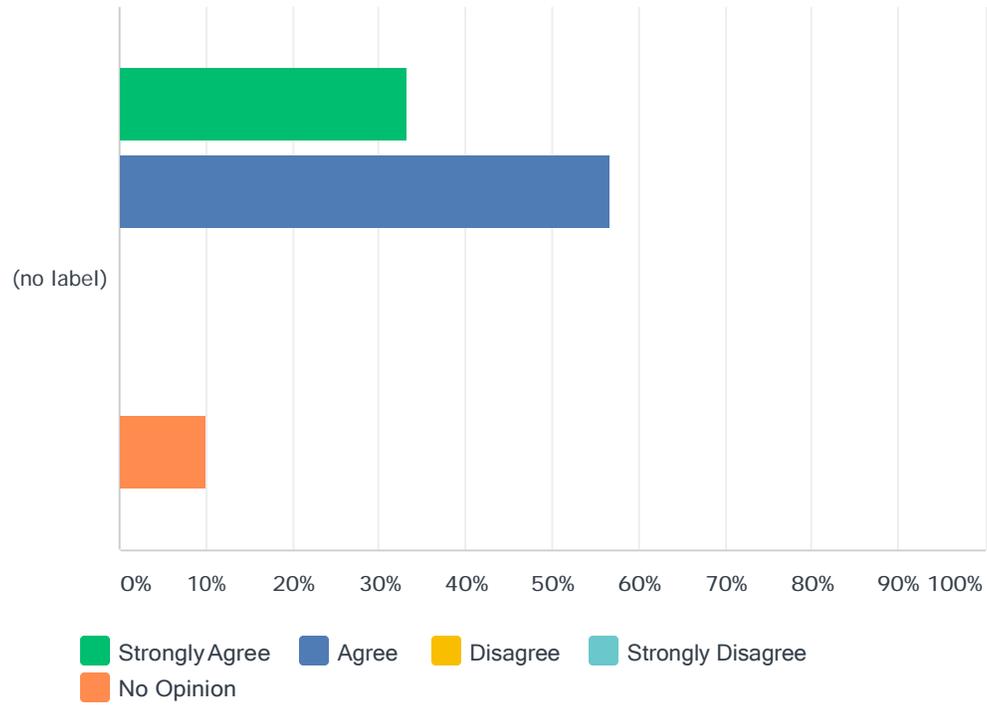
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	46.67% 14	46.67% 14	0.00% 0	0.00% 0	6.67% 2	30	1.73

## Q25 Requests for information are reasonable.

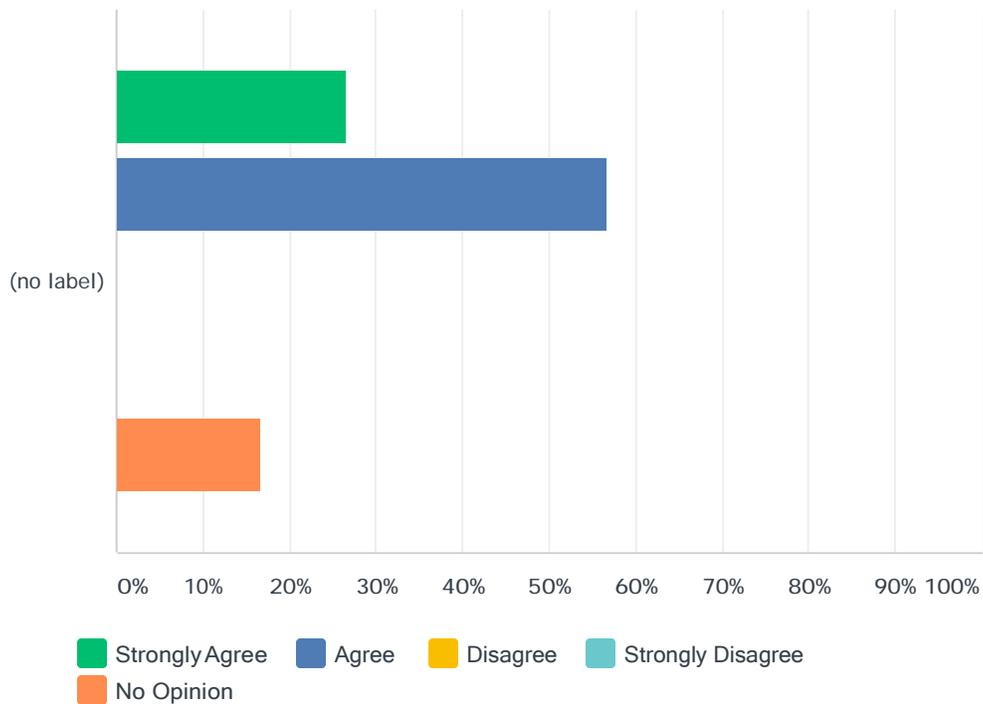
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	33.33%	56.67%	0.00%	0.00%	10.00%	30	1.97
	10	17	0	0	3		

### Q26 The Department’s web site for corporate application forms and related information is informative and easy to use.

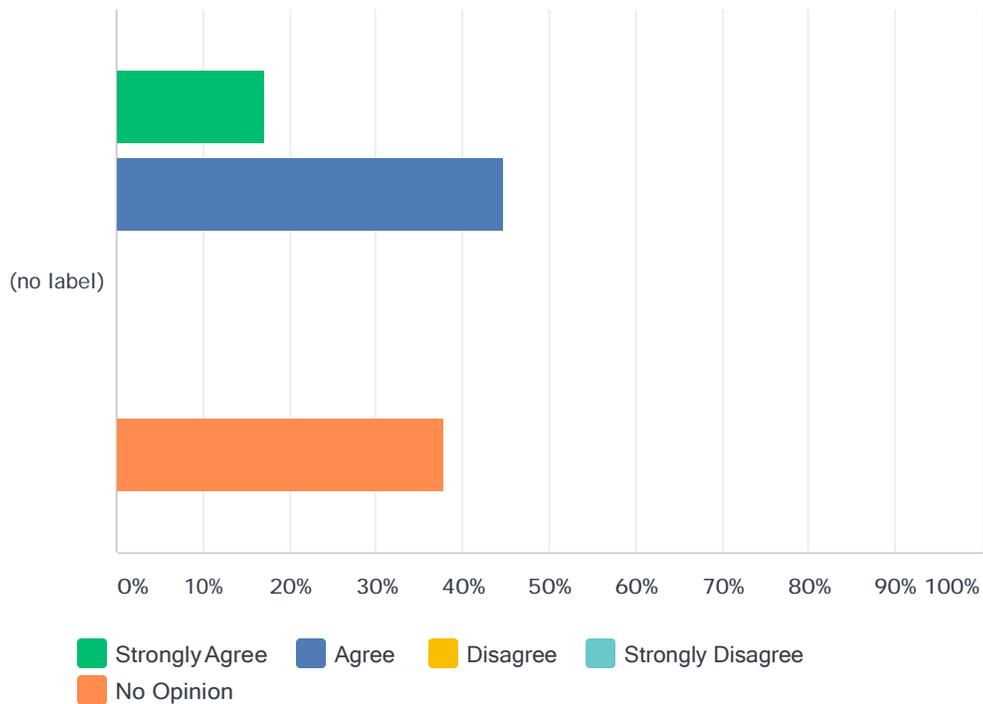
Answered: 30 Skipped: 54



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	26.67%	56.67%	0.00%	0.00%	16.67%	30	2.23
	8	17	0	0	5		

### Q27 The Corporate Division's electronic filing system (CAFE) is useful and easy to use.

Answered: 29 Skipped: 55



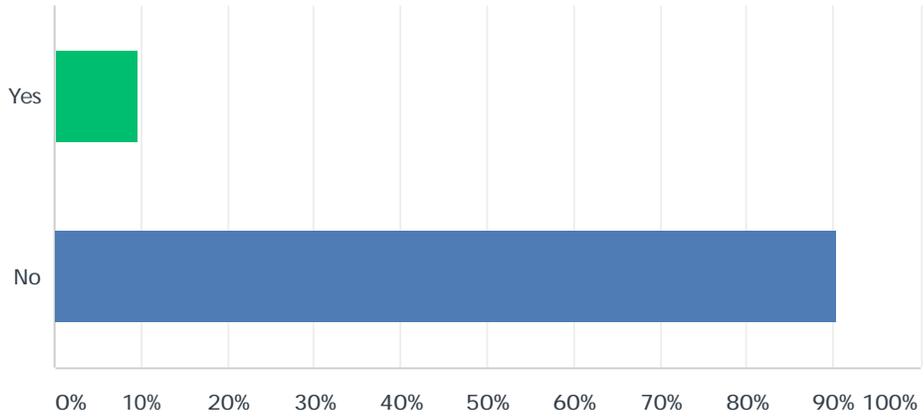
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	17.24%	44.83%	0.00%	0.00%	37.93%	29	2.97
	5	13	0	0	11		

## Q28 Other suggestions or comments regarding the corporate division.

Answered: 5 Skipped: 79

## Q29 Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section

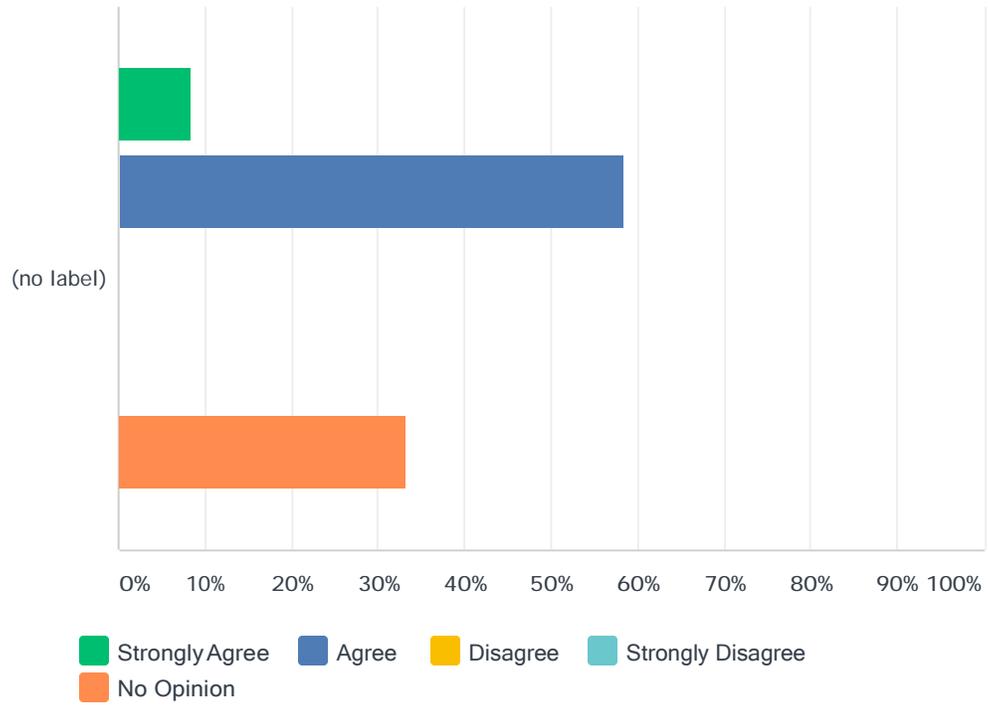
Answered: 84 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	9.52%	8
No	90.48%	76
TOTAL		84

### Q30 The Legal Division is accessible.

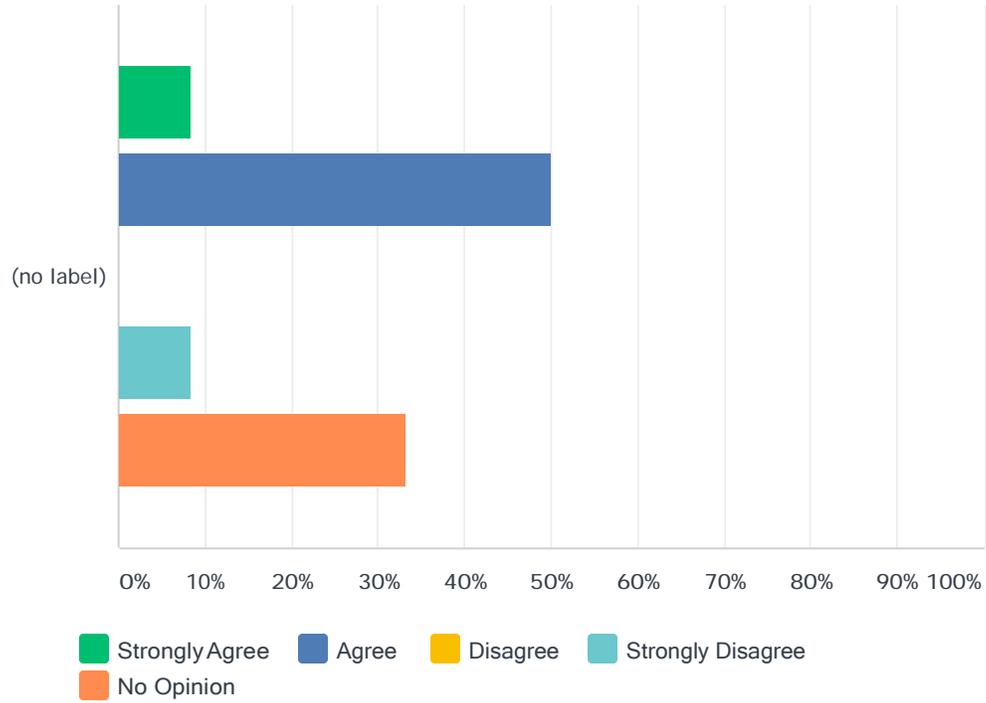
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	58.33%	0.00%	0.00%	33.33%	12	2.92
	1	7	0	0	4		

## Q31 Responses are generally timely.

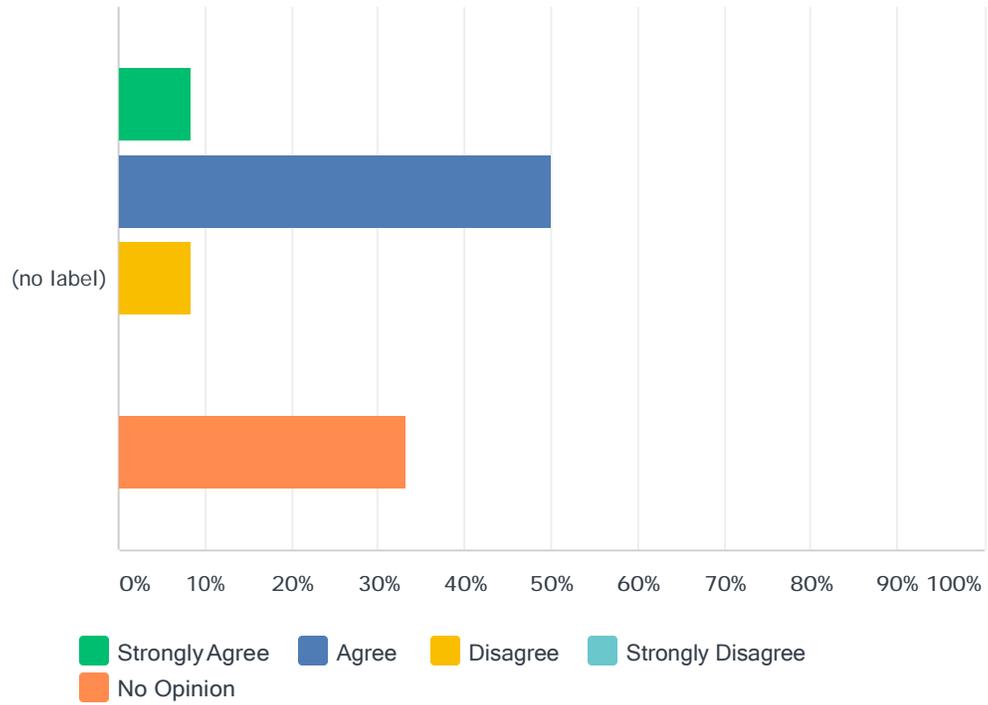
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	50.00%	0.00%		8.33%	33.33%	
	1	6	0	1	4	12	3.08

### Q32 The content and substance of responses are appropriate.

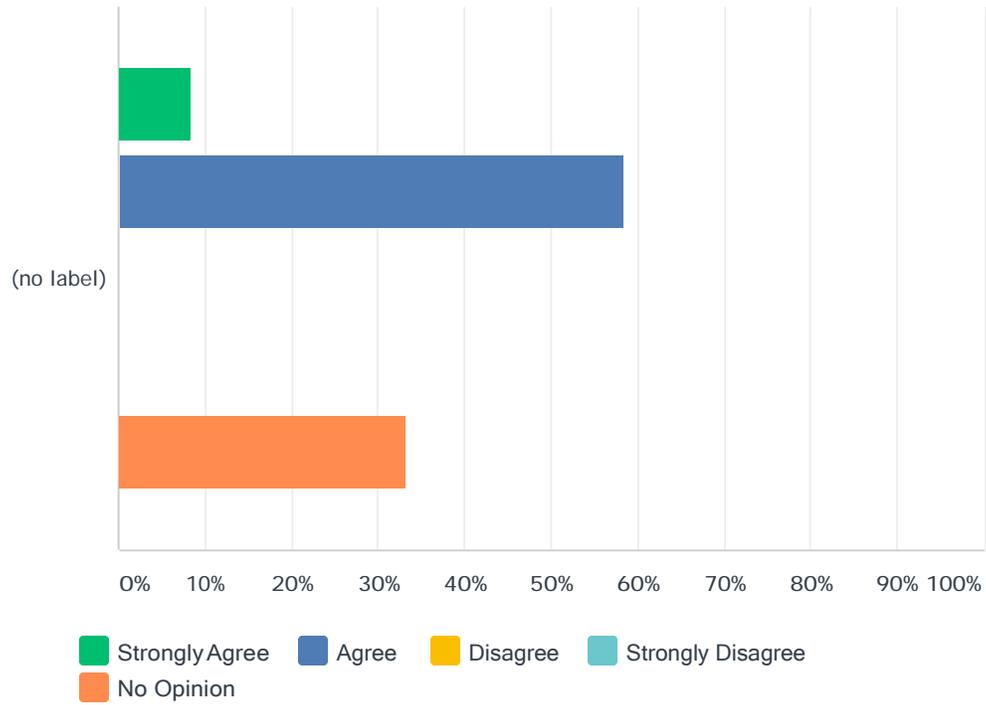
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	50.00%	8.33%	0.00%	33.33%	12	3.00
	1	6	1	0	4		

### Q33 The Legal staff handles my affairs professionally.

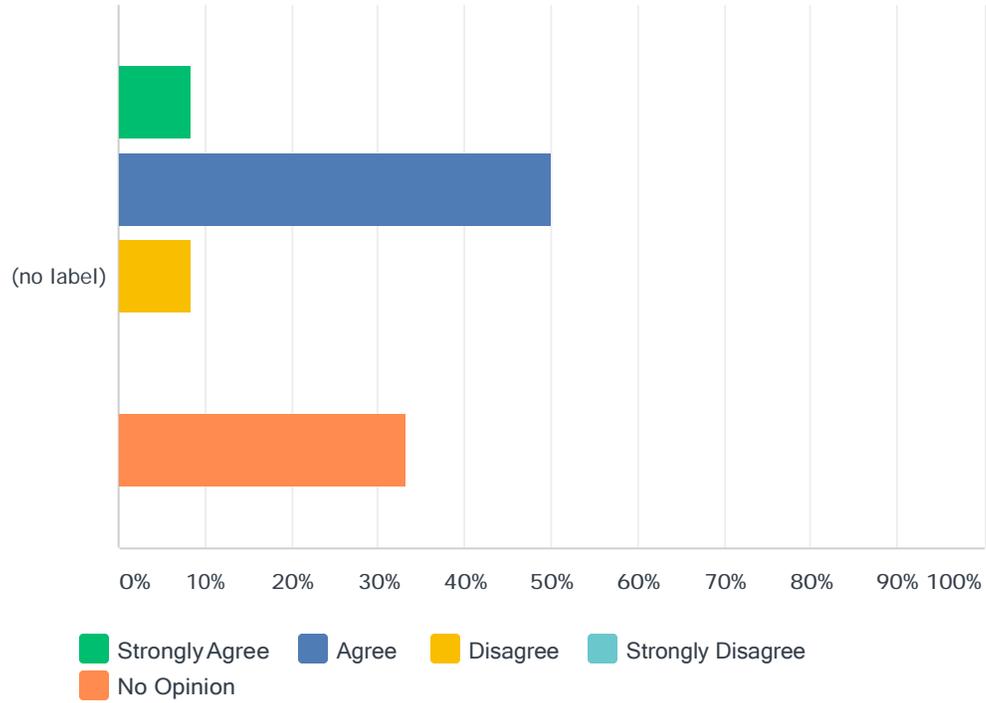
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	58.33%	0.00%	0.00%	33.33%	12	2.92
	1	7	0	0	4		

### Q34 The process of handling requests is efficient.

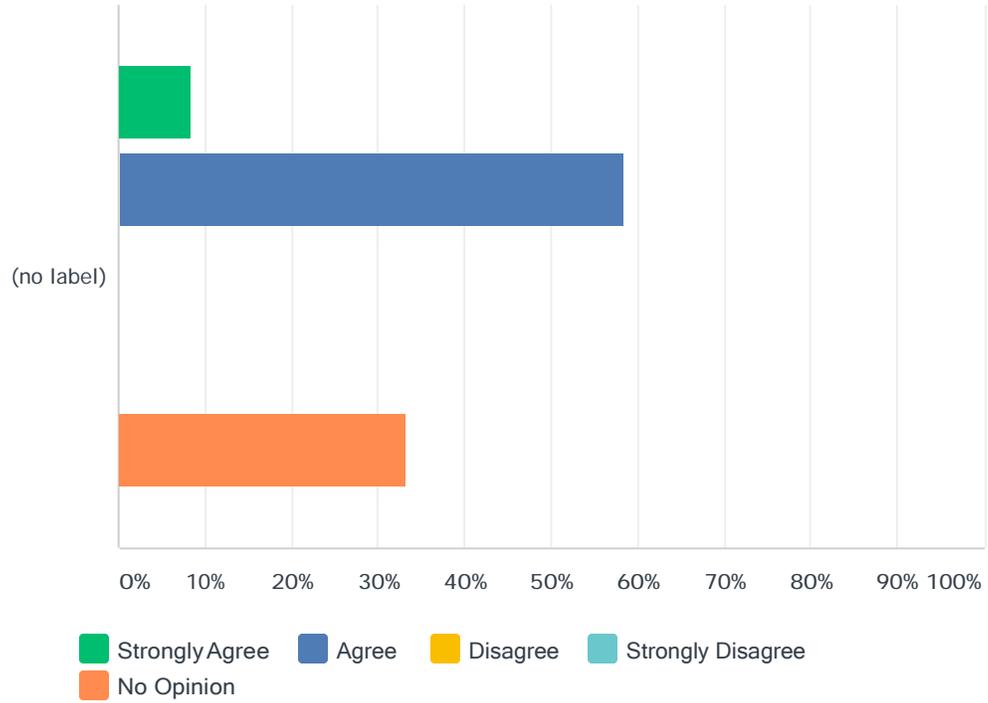
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	50.00%	8.33%	0.00%	33.33%	12	3.00
	1	6	1	0	4		

### Q35 Requests for information are reasonable.

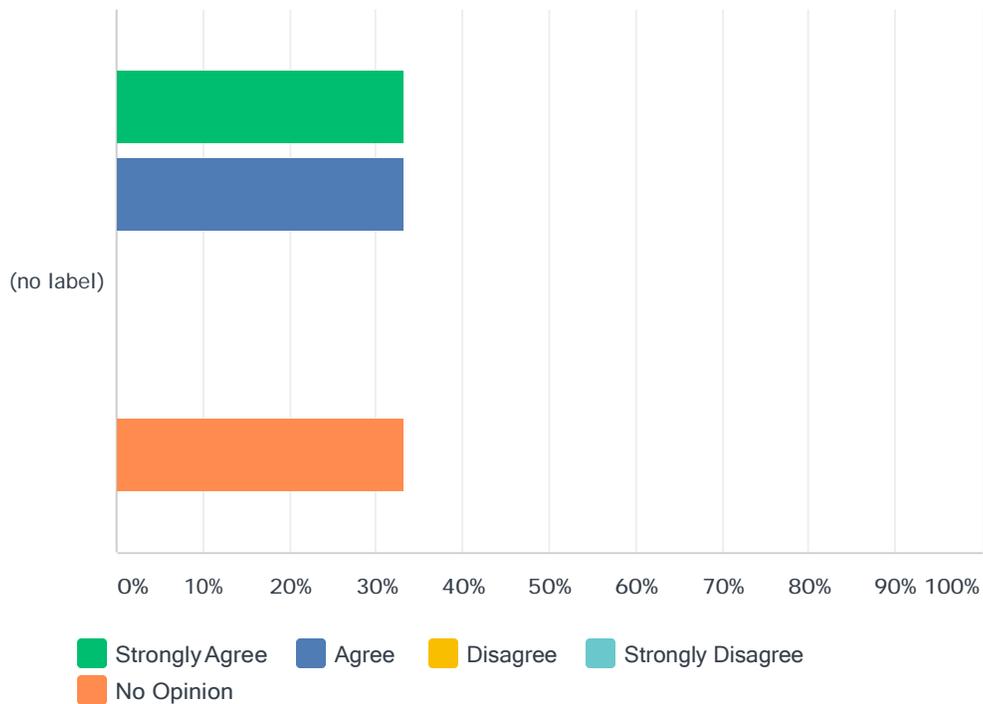
Answered: 12 Skipped: 72



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	8.33%	58.33%	0.00%	0.00%	33.33%	12	2.92
	1	7	0	0	4		

### Q36 The Department’s web site for legal statutes, rules, and legal opinions is informative and easy to use.

Answered: 12 Skipped: 72



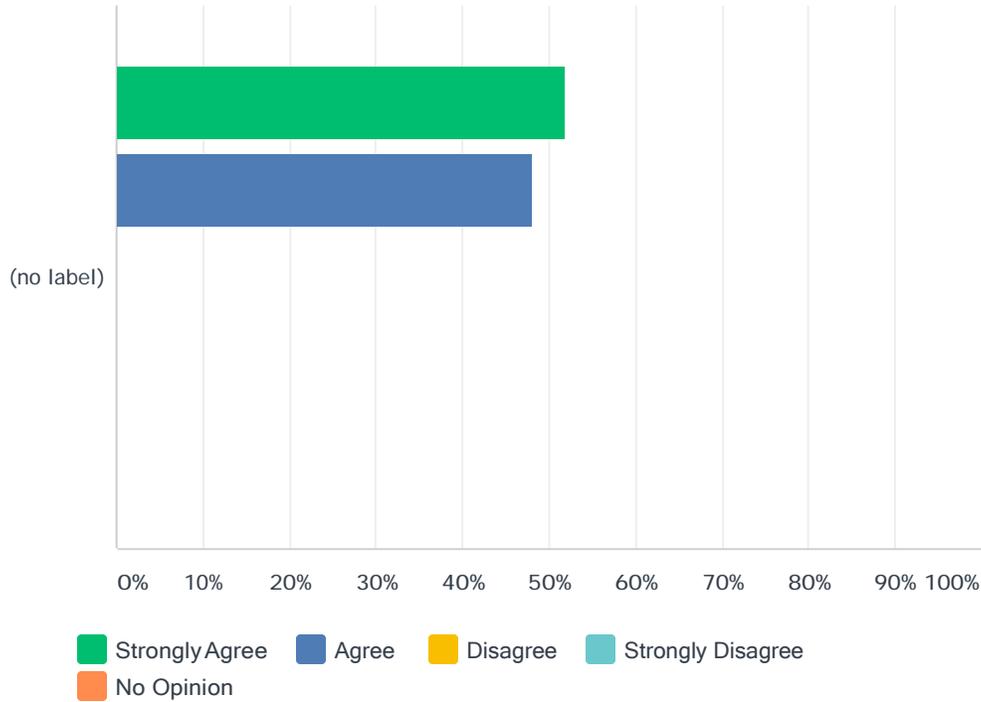
	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	33.33%	33.33%	0.00%	0.00%	33.33%	12	2.67
	4	4	0	0	4		

## Q37 Other suggestions or comments regarding the legal division.

Answered: 1 Skipped: 83

### Q38 Overall, Department personnel are responding satisfactorily to my needs.

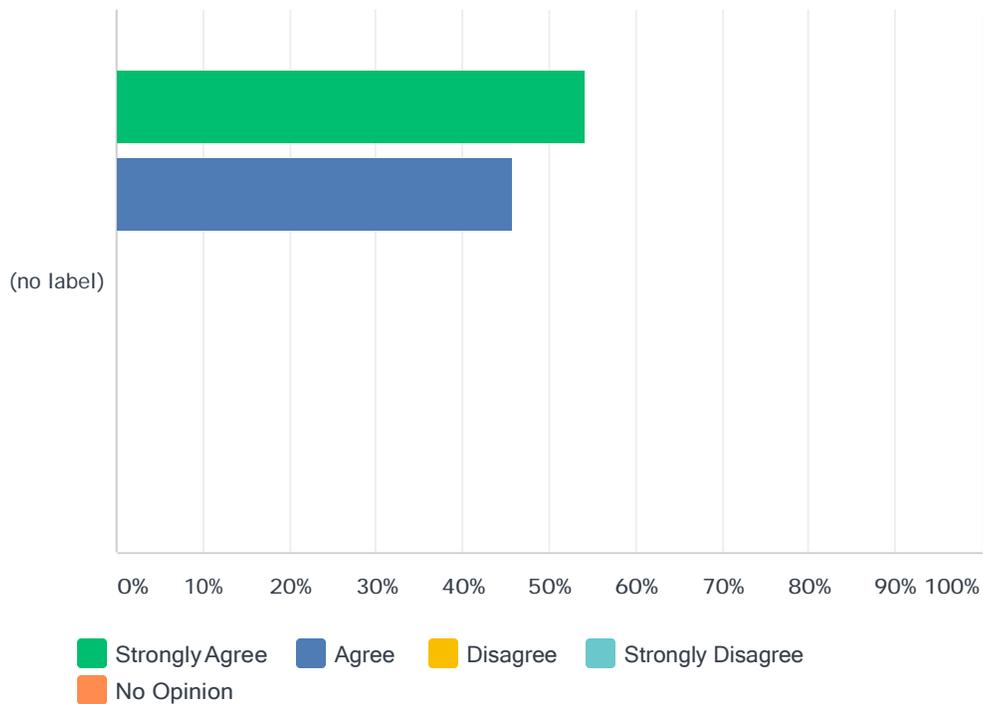
Answered: 83 Skipped: 1



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	51.81%	48.19%	0.00%	0.00%	0.00%	83	1.48
	43	40	0	0	0		

### Q39 Overall, my institution's communication with the Department is generally satisfactory.

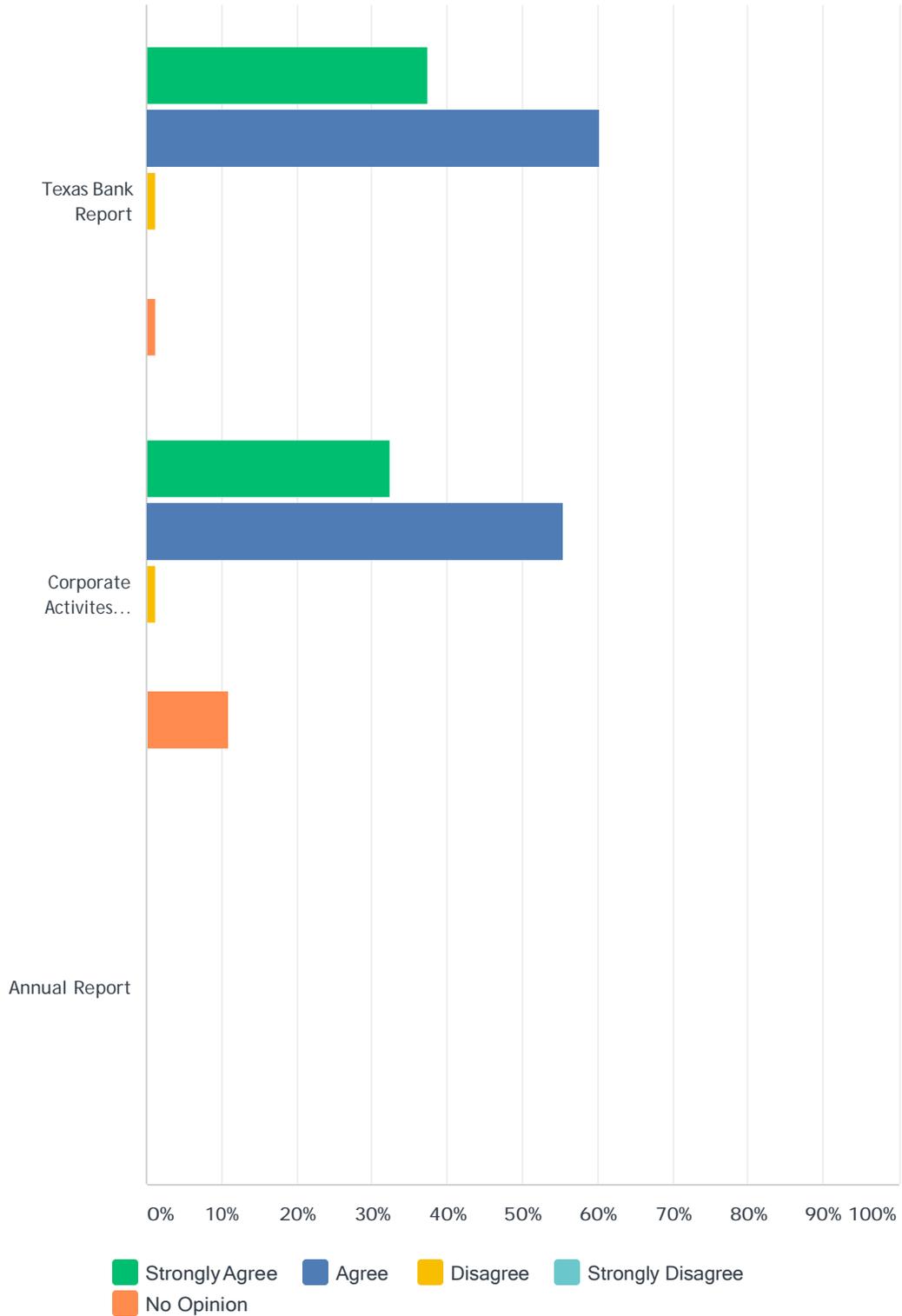
Answered: 83 Skipped: 1



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	54.22%	45.78%	0.00%	0.00%	0.00%	83	1.46
	45	38	0	0	0		

### Q40 The publications below provided by the Department are informative and meet our needs.

Answered: 83 Skipped: 1



Rate the Department Survey - 2019

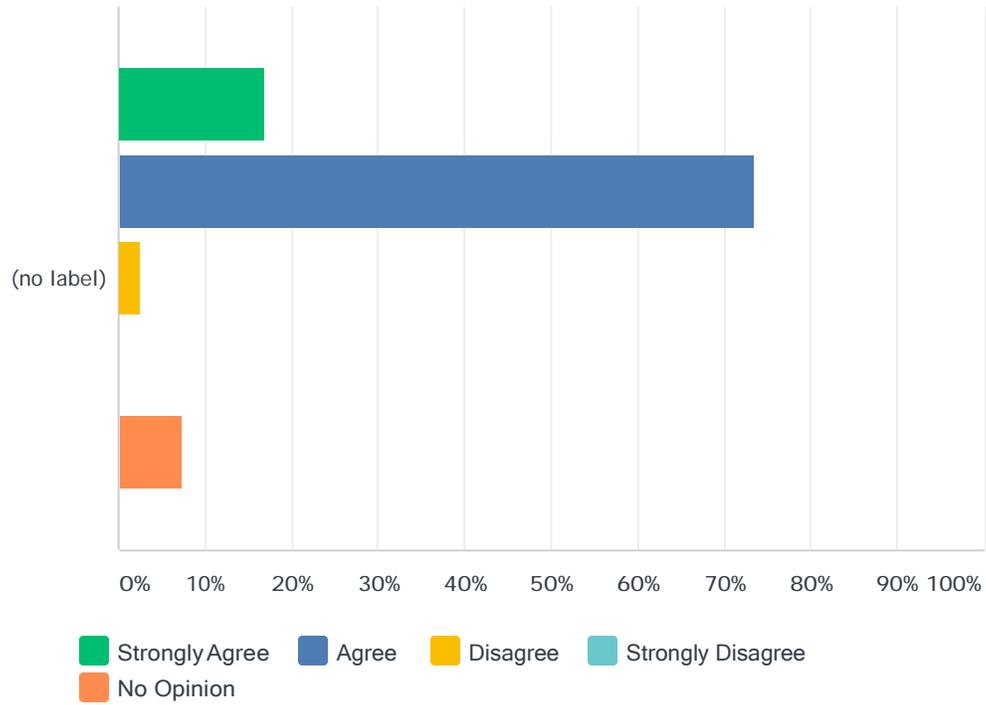
	<b>STRONGLY AGREE</b>	<b>AGREE</b>	<b>DISAGREE</b>	<b>STRONGLY DISAGREE</b>	<b>NO OPINION</b>	<b>TOTAL</b>	<b>WEIGHTED AVERAGE</b>
Texas Bank Report	37.35% 31	60.24% 50	1.20% 1	0.00% 0	1.20% 1	83	1.67
Corporate Activites Bulletin	32.53% 27	55.42% 46	1.20% 1	0.00% 0	10.84% 9	83	2.01
Annual Report	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0	0.00

## Q41 List any suggestions for improving agency publications.

Answered: 17 Skipped: 67

## Q42 I find the Department's website easy to navigate.

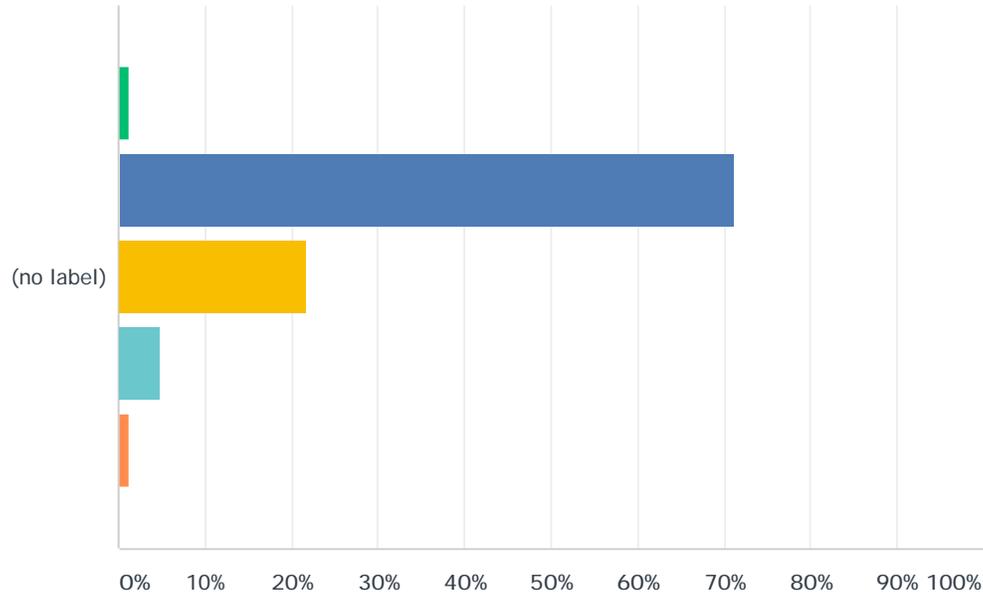
Answered: 83 Skipped: 1



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	16.87%	73.49%	2.41%	0.00%	7.23%	83	2.07
	14	61	2	0	6		

### Q43 I or my staff have visited the Department's website approximately XX times during the last 12 months.

Answered: 83 Skipped: 1



■ None 
 ■ 1 to 10 
 ■ 11 to 20 
 ■ 21 to 50 
 ■ 51+

	NONE	1 TO 10	11 TO 20	21 TO 50	51+	TOTAL	WEIGHTED AVERAGE
(no label)	1.20%	71.08%	21.69%	4.82%	1.20%	83	2.34
	1	59	18	4	1		

## Q44 What information is the most useful on the Department's website?

Answered: 28 Skipped: 56

## Q45 What information is the least useful on the Department's website?

Answered: 17 Skipped: 67

**Q46 What other type(s) of information would you like to see on the Department's website?**

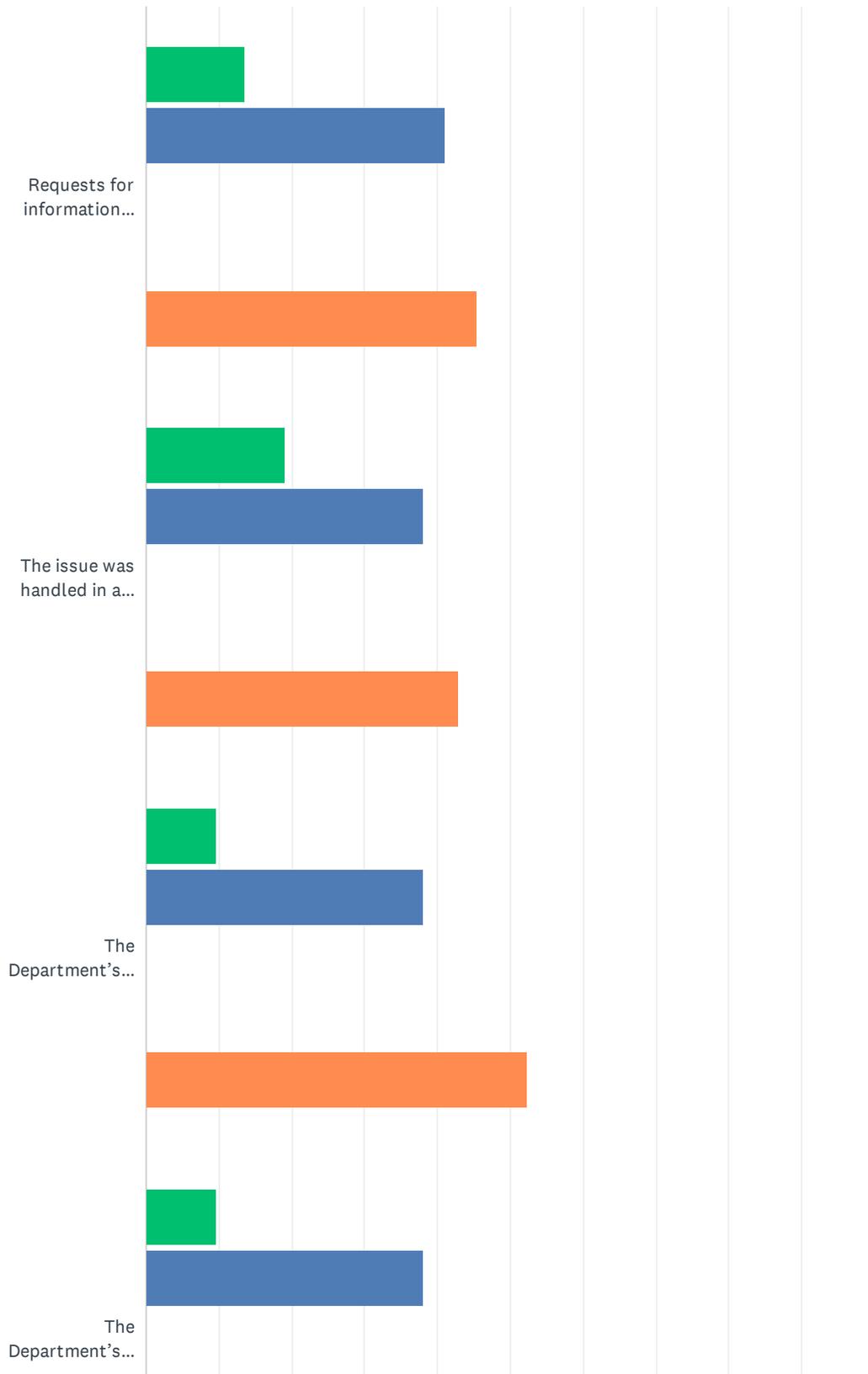
Answered: 17 Skipped: 67

**Q47 Are there any areas (e.g., examination procedures, evaluation techniques, or statutory issues) that the Department needs to become better versed or knowledgeable about to better serve the banking/trust system in Texas?**

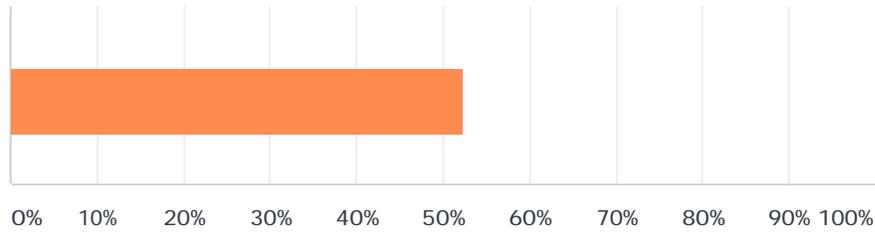
Answered: 20 Skipped: 64

# Q48 Have you corresponded with the Department about a consumer complaint issue within the last 12 months? (If no, skip to the next section)

Answered: 22 Skipped: 62



## Rate the Department Survey - 2019

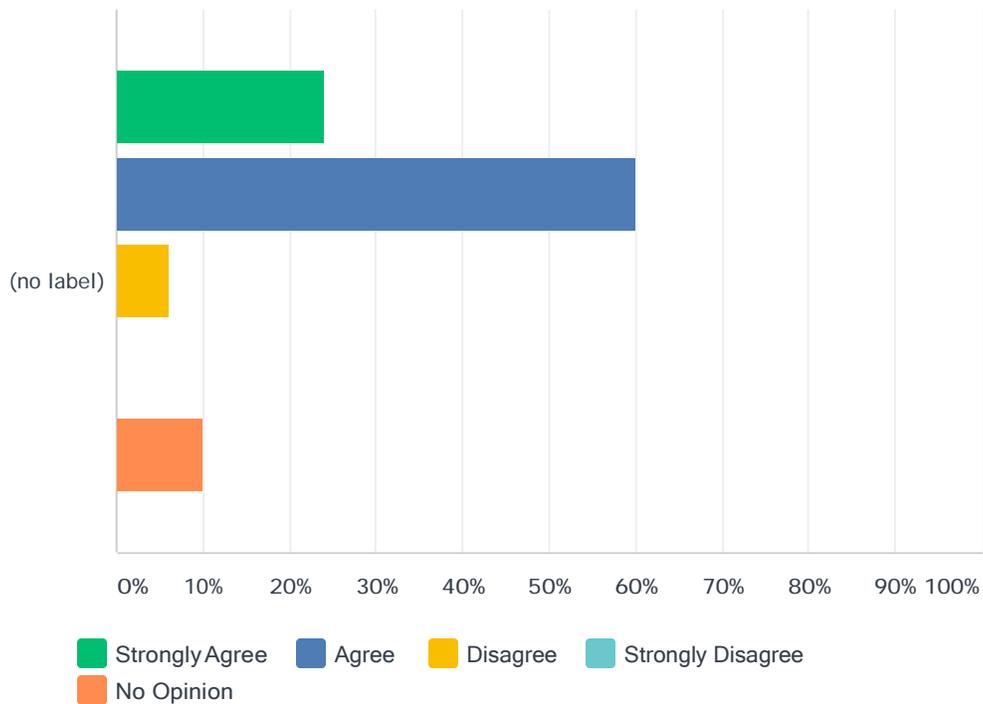


■ Strongly Agree   
 ■ Agree   
 ■ Disagree   
 ■ Strongly Disagree  
■ No Opinion

	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
Requests for information were reasonable.	13.64% 3	40.91% 9	0.00% 0	0.00% 0	45.45% 10	22	3.23
The issue was handled in a professional manner.	19.05% 4	38.10% 8	0.00% 0	0.00% 0	42.86% 9	21	3.10
The Department's findings were based on a logical interpretation of applicable law.	9.52% 2	38.10% 8	0.00% 0	0.00% 0	52.38% 11	21	3.48
The Department's suggestion for resolving the matter was reasonable.	9.52% 2	38.10% 8	0.00% 0	0.00% 0	52.38% 11	21	3.48

### Q49 Access to the Department's Data Exchange (DEX) allowed us to upload, report and exchange data quickly.

Answered: 50 Skipped: 34



	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DISAGREE	NO OPINION	TOTAL	WEIGHTED AVERAGE
(no label)	24.00%	60.00%	6.00%	0.00%	10.00%	50	2.12
	12	30	3	0	5		

**Q50 Other suggestions or comments regarding overall Department effectiveness.**

Answered: 6 Skipped: 78

**Q51** 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.

Answered: 11 Skipped: 73

## Q52 Contact information, if you desire a call back.

Answered: 4 Skipped: 80

ANSWER CHOICES	RESPONSES	
Name:	100.00%	4
Bank:	100.00%	4
City:	100.00%	4
Phone #:	100.00%	4