GENERAL QUESTIONS

Charter Type
- Commercial Bank
- Industrial Bank
- Thrift

Asset Size
- Under $50 million
- $50 to $99 million
- $100 to $249 million
- $250 to $499 million
- $500 to $999 million
- $1 billion
- $5 billion to $9.9 billion
- $10 to $49.9 billion
- $50 billion plus

Primary regulatory agency conducting the examination.
- State
- Department of Banking
- OCC
- FDIC
- FRB

State (Location of Bank Headquarters):

Please select the quarter and year of the examination/visitation:
(please use the examination "on-site" start date)

Quarter & Year

Are you providing feedback on an examination or a visitation?
- Examination
- Visitation

What type of examination (or visitation) was this?
- Safety & Soundness
- Compliance
- Joint Compliance
  and CRA

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GENERAL QUESTIONS (cont.)

Did CFPB participate?
☐ Y ☐ No

Was an IT examination involved in the process?
☐ Y ☐ No

Prior to the exam was your bank under a written agreement?
☐ Y ☐ No

Is your bank currently under a written agreement?
☐ Y ☐ No

Do you agree with your current Compliance rating?
☐ Y ☐ No

Without revealing what your Compliance rating was, did your
Compliance rating:
☐ Improve ☐ Remain the same ☐ Decline

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GENERAL EXAM QUESTIONS

What do you wish you knew before your bank was examined? (If none, please enter 'N/A')

Was the amount and timing of the request to provide material to the examiner ahead of the exam appropriate?

☐ Yes ☐ No

Did the examiner in charge work with you and staff ahead of the exam to discuss focus and timing?

☐ Yes ☐ No

Did examiners ask questions which may have been obvious given a review of the documents provided ahead of time?

☐ Yes ☐ No

How many years has the examiner-in-charge been supervising bank examinations?

☐ 0-<3 years ☐ 3-<5 years ☐ 5-<10 years ☐ >10 years ☐ Don't know
GENERAL EXAM QUESTIONS (cont.)

Examiners were correct in their application of "best practices" and recommendations versus written guidelines, regulations and rules.

☐ Yes  ☐ No

Overall, were you satisfied with the examination and results?

☐ Yes  ☐ No

Was the examination staff knowledgeable about your institution?

☐ Yes  ☐ No

Were the examiners flexible and open to the exchange of view with your staff?

☐ Yes  ☐ No

Was the examination staff knowledgeable about important issues and regulatory requirements?

☐ Yes  ☐ No

Did examiners demonstrate knowledge of the local economy and strategic operating plan at onset of the exam?

☐ Yes  ☐ No

Did you receive criticism for non-compliance of recommendations communicated in a previous exam?

☐ Yes  ☐ No

Did examiners engage senior management with frequent conversations throughout the exam process?

☐ Yes  ☐ No
GENERAL EXAM QUESTIONS (cont.)

As a result of your exam, do you anticipate any impact on your institution's ability to lend?

- No changes are anticipated
- Yes, it is anticipated that lending will be more restricted and difficult. We are in a worse position to lend.
- Yes, it is anticipated that lending will be easier and less restricted. We are in a better position to lend.

Were there any points in the final exam findings which came as a surprise to the institution?

- Yes
- No

Were exam findings or draft ratings changed by the headquarter office after examiners left?

- Yes
- No

If you did not have a fear of retaliation, would you have appealed report findings?

- Yes
- No
COMPLIANCE EXAM QUESTIONS

Reg DD (Truth in Savings)
- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

Reg Z (Truth in Lending Act)
- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

Reg AA (Unfair and Deceptive Act and Practices/Credit Practices Rule)
- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

Reg C HMDA (Home Mortgage Disclosure Act)
- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

RESPA (Real Estate Settlement Procedures Act)
- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party
TRID (TILA-RESPA Integration Disclosure Rule)

- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

SAR (Suspicous Activity Report Filings)

- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

Level of Board Involvement

- No/few problems noted
- Received criticism
- Received criticism and required evaluation by a third party

Did examiners demonstrate understanding of credit risk in assessing the bank's differences in denials or pricing?

- Yes
- No

Other areas not mentioned above: Please comment on any other aspects of the compliance examination that you wish to share but were not captured in the questions above.

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GENERAL CLOSING QUESTIONS

What examination processes/procedures were not meaningful to determining your bank's compliance with applicable laws and regulations?

What hot topics or issues do you see the banking industry facing during the next 12-18 months? Please be specific.

What is the #1 issue you would like your Bankers Association representatives to focus on to reduce your bank's regulatory compliance burden or to increase the success of your next examination?

How can this Regulatory Feedback Initiative be made more beneficial?

Finish