

**2021**

# Office of the **Ombudsman**

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**SERVICES AND ACTIVITIES REPORT**

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# Director's Message

While the country continues to recover from the pandemic, economic stresses and other events of the previous two years and adjusts to a “new normal,” the Office of the Ombudsman has continued forward with fulfilling our mission, which includes active engagement with external stakeholders. A majority of the engagements were conducted through the use of technology and virtual platforms.

On behalf of Acting Chairman Martin J. Gruenberg and the entire FDIC Board of Directors, I am pleased to present a report capsulizing the work of our Office for 2021. The report shares common themes of stakeholder feedback while highlighting the types of assistance and consultation provided to the industry and the general public during the previous calendar year. In comparison to previous reports, this version employs a dashboard approach with reduced volumes of narrative. We hope you find the report valuable and reader-friendly, while continuing to provide a meaningful recap of the activities and areas of focus for the Office.

As always, your feedback and suggestions for enhancing future editions is welcome.



Thank you!

**M. ANTHONY LOWE**

Director

Contact Information



(312) 382-6777



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## Our Core Mission

The Office of the Ombudsman is an **independent, neutral, and confidential** resource and liaison for the banking industry and general public to facilitate the resolution of problems and complaints against the FDIC in a fair, impartial, and timely manner.

The Office of the Ombudsman provides **prompt** and **meaningful feedback** to influence **positive change**.

# Who Are We?

The Office of the Ombudsman is a team of highly qualified, tenured, and dedicated staff whose mission is to assist anyone affected by the FDIC's regulatory, resolution, receivership, or asset disposition activities. When an FDIC stakeholder has questions or concerns about these activities, we act as a liaison to help resolve them in a confidential and informal manner. We listen, answer questions, provide options, and help external stakeholders connect with the right people and information. We do not advocate for either side; we advocate for fair processes, constructive communication, and timely results. We solicit and analyze feedback we receive from external stakeholders, identify opportunities for positive change, and share those opportunities with decision-makers at the FDIC.

The Office of the Ombudsman reports directly to the Office of the FDIC Chairman.



## PRIMARY EXTERNAL STAKEHOLDERS

Bankers  
Banking Trade Associations  
State Banking Authorities



## PRIMARY INTERNAL STAKEHOLDERS

FDIC Chairman  
FDIC Division Directors  
FDIC Office Directors

## Our Core Values

### CONFIDENTIAL



We take all reasonable steps to safeguard confidentiality.

### NEUTRAL



We do not take sides. We advocate for fair processes.

### INDEPENDENT



We are not part of the supervision, resolution, or receivership processes. We report directly to the FDIC Chairman's office.

### INFORMAL



We act as a liaison to resolve issues in an informal manner.  
We facilitate productive communication for mutual understanding and cooperation.

# By the Numbers

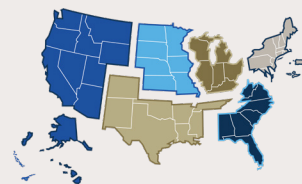
31

Average tenure of staff  
(years)



6


Number of regions



Each FDIC-supervised bank has a dedicated Regional Ombudsman. **CLICK HERE** to find your Regional Ombudsman.

# What Can We Do For You?

If you have been affected by the FDIC's regulatory activities, and need assistance working with the FDIC, the Ombudsman can help. We support the rights of external stakeholders to raise concerns without the fear of retaliation. We cannot make determinations or overturn regulatory decisions; however, we can help to ensure the FDIC fully appreciates your perspectives and concerns while simultaneously assisting you in understanding regulatory expectations and conclusions. We can also connect you with other helpful resources, and explore multiple options to achieve a fair and equitable outcome.

	<b>HAVING DIFFICULTIES?</b>
<input type="checkbox"/>	You are uncomfortable discussing concerns or posing questions to your case manager or other FDIC management.
<input type="checkbox"/>	Examples include: <ul style="list-style-type: none"> <li>You disagree with examination findings or ratings.</li> <li>You believe an examination was not performed in accordance with published standards.</li> <li>You believe supervisory decisions did not appropriately consider your institution's risk profile.</li> </ul>
<input type="checkbox"/>	You cannot find FDIC regulatory information.
<input type="checkbox"/>	You cannot find contact information for FDIC personnel.
<input type="checkbox"/>	You believe your institution has been the subject of retaliation, abuse, or retribution after disputing supervisory findings, ratings, or determinations.
<input checked="" type="checkbox"/>	<b>CALL AN OMBUDSMAN! FIND YOUR REGIONAL OMBUDSMAN'S CONTACT INFO</b> ▶

## Ombudsman Directory

### ATLANTA REGION

Regional Ombudsman  
**CHARMION HALEY**

☎ (678) 916-2188  
✉ [chaley@fdic.gov](mailto:chaley@fdic.gov)

### CHICAGO REGION

Regional Ombudsman  
**DAN MARCOTTE**

☎ (312) 382-6908  
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### DALLAS REGION

Regional Ombudsman  
**MARVIN PAYNE**

☎ (972) 761-2301  
✉ [mpayne@fdic.gov](mailto:mpayne@fdic.gov)

### KANSAS CITY REGION

Regional Ombudsman  
**BRENT KLANDERUD**

☎ (816) 234-8532  
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### NEW YORK REGION

Regional Ombudsman  
**SHERRYANN NELSON**

☎ (917) 320-2532  
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### SAN FRANCISCO REGION

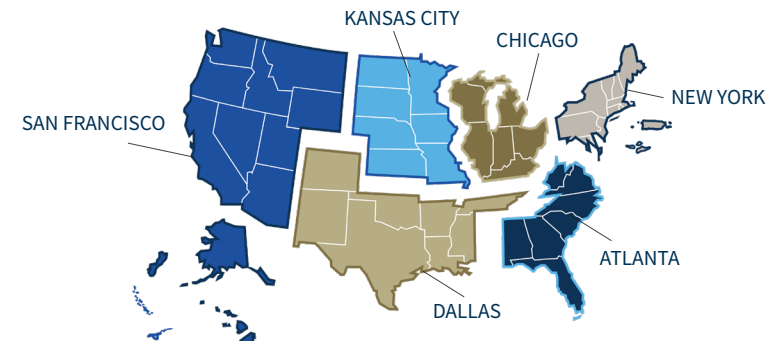
Regional Ombudsman  
**KIRK DANIELS**

☎ (415) 808-8175  
✉ [kdaniels@fdic.gov](mailto:kdaniels@fdic.gov)

### LEADERSHIP

Director  
**M. ANTHONY LOWE**

☎ (312) 382-6777  
✉ [mloewe@fdic.gov](mailto:mloewe@fdic.gov)



# What Did We Do?

## HOW WE ACHIEVED OUR MISSION IN 2021

## PART 1

# 665

### NUMBER OF MEETINGS WITH STAKEHOLDERS

Regional Ombudsmen met with 665 external stakeholders during 2021 to provide awareness of our services, initiate or strengthen relationships with the Office, and share direct contact information.



### CUSTOMER SATISFACTION SURVEY

Of the bankers that responded to our Customer Satisfaction Survey,



# 99.6%

would utilize the Ombudsman's services if needed

# 86%

said the services they used were Mostly or Very Effective

# 150

### NUMBER OF REQUESTS FOR INFORMATION

The most frequent requests for information concerned:

#### REGULATORY INFORMATION



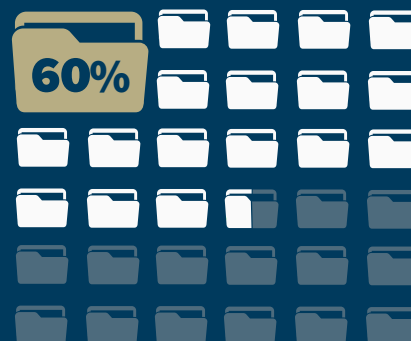
#### CONTACT INFORMATION



Requests regarding signage, publication, and reporting requirements were the most common; however, we also received requests regarding a wide variety of prudential and consumer protection regulations.

# 36

### NUMBER OF CONFIDENTIAL CONSULTATION REQUESTS



More than 60 percent of the bankers who requested confidential consultations expressed concerns with examination ratings or findings. We listened, explained regulations or requirements if necessary, and discussed options available for resolving the concern.

# 15

### NUMBER OF LIAISON SERVICES REQUESTS

Most requests for liaison services occurred when bankers disagreed with examiners' conclusions or were uncertain why a Report of Examination was not yet issued. We clarified underlying issues and facilitated productive communication between the bankers and the FDIC to resolve those issues.



BANKS

OMBUDSMAN  
BRIDGE

EXAMINERS



# What Did We Do?

## HOW WE ACHIEVED OUR MISSION IN 2021

## PART 2

Senior Ombudsman Specialists achieve our Mission by assisting bank customers and the public who have been affected by the FDIC's regulatory or resolution-related activities and are having a problem dealing with the Corporation.

# 2,500

In 2021, the Specialists responded to approximately 2,500 inquiries, including:



Addressing concerns about FDIC processes



Providing assistance from other FDIC Divisions or Offices



Identifying information relative to deposit insurance coverage



Identifying key points of contact for assistance with failed bank asset disposition and receivership issues

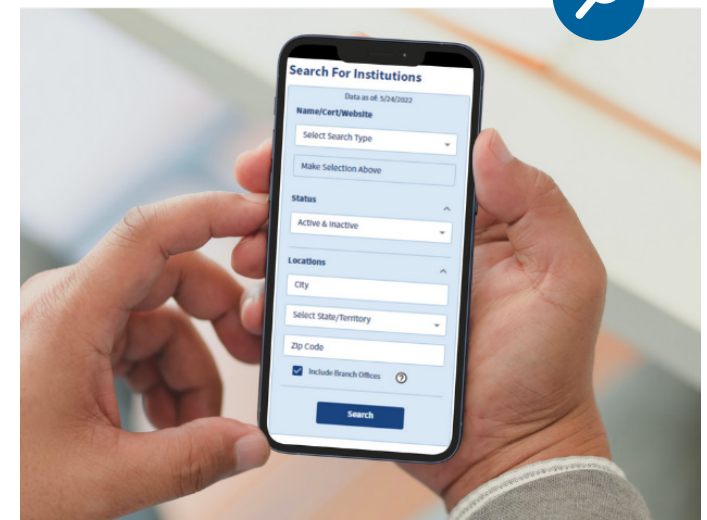


Requesting information or follow-up discussion regarding FOIA filings

# 100

## NUMBER OF REPORTED SCAMS

The Office also received nearly 100 reports of scams perpetrated by parties claiming to be employed by the FDIC or financial institutions making false claims about FDIC insurance. In addition to answering the immediate question of the legitimacy of the employment or insurance claim, we provided the parties with the ability to validate deposit insurance coverage for any United States financial institution through the use of the [FDIC's BankFind Suite](#).



# What Did We Hear?

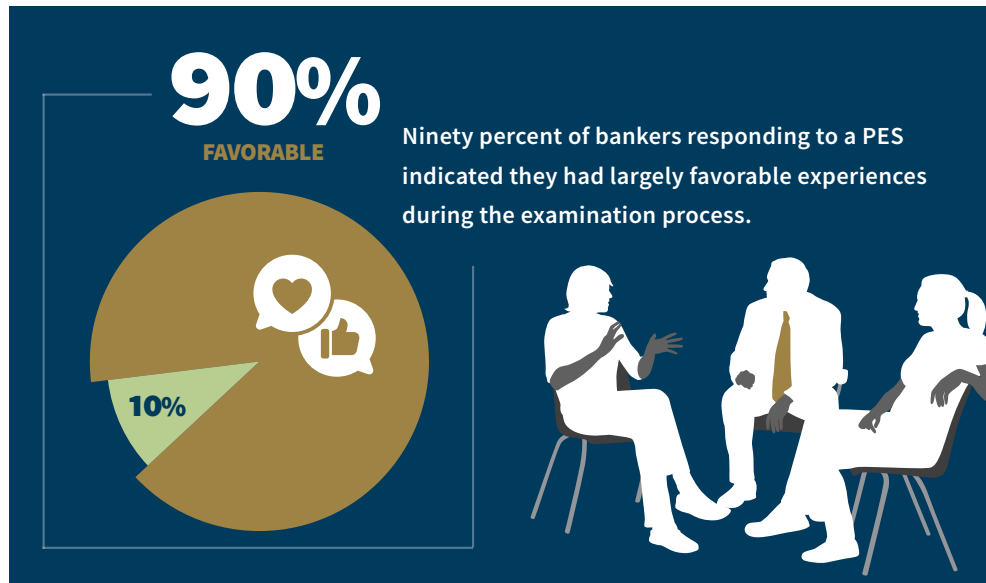
PART 1

The confidential nature of our work limits our ability to provide specifics about feedback we received or individual case information. However, we can present information on trends and commonalities.

## 47%

### POST-EXAMINATION SURVEY RESPONSE RATE

The Ombudsman administers a Post-Examination Survey (PES) designed to solicit candid feedback from bankers about a recent examination. We administer the survey process to protect respondents' identities and ensure the highest levels of FDIC management receive accurate, anonymized survey results.



## 544

### NUMBER OF BANKER FEEDBACK SESSIONS

Regional Ombudsmen offer bankers private, confidential sessions to provide feedback and observations on FDIC operations, including the examination process. This candid feedback helps in identifying opportunities to improve FDIC processes. Each month, the Office analyzes feedback and reports anonymized common themes and trends to the Chairman's Office, as well as leadership of the Risk Management and Consumer Compliance divisions.

### NOTABLE BANKER REQUESTS IN 2021



The opportunity to address examiners' preliminary assessment of undue risk or violations before a formal exit or directorate meeting.



Facilitation of more efficient examination processes and more timely distribution of reports of examinations.



Adoption of revisions to the Community Reinvestment Act that address contemporary consumer options, strategies, and preference for engaging with banks.



Elimination of overlapping or concurrent risk management and consumer compliance examinations.



Resumption of Director Colleges and other FDIC-sponsored training

# What Did We Hear?

PART 2



By focusing on themes and reporting information on an aggregated basis, we ensure confidentiality is preserved.

## EXAMINERS AND EXAMINATIONS



Bankers shared varied opinions about virtual examinations. While we received significantly more favorable comments, a considerable number of bankers expressed a desire for some level of on-site examiner presence for meetings and loan review. Many found the virtual process less disruptive for bank employees, while others commented that scanning and uploading the requested information was overly burdensome. Many bankers expressed frustration when examiners did not use video capabilities for meetings and conversations.

## PRE-EXAMINATION PLANNING AND RISK ANALYSIS

We heard concerns about the pre-examination planning process and information request list. Some bankers commented that the request list was excessive or the examiners did not review or use information provided in advance of the examination. Other bankers expressed frustration when examiners made multiple requests for the same information. Bankers also commented that some examiners did not consider the institution's risk profile, criticized matters that had virtually no impact on the institution's safety and soundness, and recommended changes in policies or practices that did not address specific risks.



## APPLICATION PROCESSING



We received four times as many favorable comments about the application process as unfavorable. Bankers stated communication during the process was effective and determinations were received in a reasonable timeframe.



# How Can You Respond?

SHARE YOUR FEEDBACK ABOUT THIS REPORT



ACCESS THE ANONYMOUS [ONLINE FORM](#)



## Help Improve FDIC Processes

Your thoughts and opinions about supervisory or resolution processes are important to FDIC leadership. Please **contact your Regional Ombudsman** to share your comments, suggestions, or observations.

Contact the **Ombudsman**  
when you need service that is:

**CONFIDENTIAL  
NEUTRAL  
INDEPENDENT  
INFORMAL**



ACCESS THE ANONYMOUS [ONLINE FORM](#)

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