

# Delaware Directors College

## Delaware Bankers Association (DBA)

September 22, 2023  
Dewey Beach, Delaware

Federal Deposit Insurance Corporation  
Office of the Ombudsman

# Establishment of the Office

## TITLE III SECTION 309(d)

### Riegle Community Development and Regulatory Improvement Act of 1994

# Mission of the Ombudsman

The FDIC Office of the Ombudsman (OO) 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 OO provides prompt and meaningful feedback to influence positive change.

# Core Values

## Independent

The OO is independent of the supervisory process, including being free from control, limitation, or retaliation.

## Neutral

The OO does not advocate for either side but does advocate for fair processes and the fair administration of those processes.

## Confidential

The OO will not voluntarily disclose complainant information unless given permission, except as required by law.

## Informal

The OO facilitates communication to resolve issues in an informal manner.

# Role of the Ombudsman

- ❑ **Report** to the Chairman's Office
- ❑ **Consult** with supervisory divisions
- ❑ **Advocate** for fair and impartial supervisory processes
- ❑ **Facilitate** efficient and effective communications
- ❑ **Serve as nonvoting member of the Supervisory Appeals Review Committee**
- ❑ **Provide** timely and accurate information to the public subsequent to a bank closing
- ❑ **Administer** the Post-exam Survey Process

# Primary Responsibilities

- Meet with internal and external sStakeholders
- Respond to Information Requests
- Engage in Confidential Consultations
- Provide Liaison Services
- Administer the Post-Examination Survey
- Publish the OO Annual Report

# Services and Activities (2022 Annual Report)

- ❑ 836 Meetings with External takeholders
- ❑ 135 Requests for Information
- ❑ 36 Confidential Consultations
- ❑ 12 Liaison Services
- ❑ <https://www.fdic.gov/about/ombudsman/report/>



# Major Topics & Feedback (2022)

- Regulatory Burden
- Return to onsite examinations
- Regulatory Training & Communication
- Regulatory Modernization
- Post-Exam Survey



# Trending - YTD 2023

- Deposit Insurance Assessments**
- Deposit Insurance Reform Options**
- CRA Reform**
- Section 1071 of the DFA**
- Representments**
- Engagement / Transparency by Examination Teams**

# Contact Information

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# Questions