



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, DC 20429-9990

## Financial Institution Letter

FIL-13-2011

March 1, 2011

### Reminder on FDIC Examination Findings

**Summary:** The FDIC takes pride in the professionalism and quality of its examination force. The FDIC encourages financial institutions to provide feedback on FDIC examinations, Reports of Examination, and other supervisory processes. An open dialog with bank management is critical to ensuring the supervisory process is effective in promoting an institution's strong financial condition and safe-and-sound operation. If an institution disagrees with examination findings, it should address those concerns through communication with the examiner, field office management, or the appropriate regional office staff. Division-level informal reviews are also available. If informal efforts to resolve disagreements are not successful, an institution may pursue a formal supervisory appeal.

**Distribution:**

FDIC-Supervised Banks  
(Commercial and Savings)

**Suggested Routing:**

Chief Executive Officer

**Related Topics:**

Appeals of Material Supervisory Determinations: Guidelines & Decisions:  
<http://www.fdic.gov/regulations/laws/sarc/>

**Attachment:**

Reminder on FDIC Examination Findings

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**Note:**

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2011/index.html](http://www.fdic.gov/news/news/financial/2011/index.html).

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

**Highlights:**

- The FDIC acknowledges the difficult challenges that banks face at this time and supports bank management's goals of financial strength and safe-and-sound operation to protect the institution's depositors and its long-term success.
- During 2011, the FDIC will reinforce its message about the FDIC's balanced approach to supervision and the need to be fair and objective.
- The FDIC expects that its communications with bankers will be professional, balanced, and fair in tone and content.
- The FDIC encourages banks to provide feedback on FDIC supervisory programs and to seek clarity in the Corporation's findings and recommendations as necessary.
- Institutions with concerns about FDIC examination findings should discuss these matters with the examiner-in-charge or contact the appropriate field office or regional office personnel, if necessary.
- If informal discussions do not resolve banks' concerns about FDIC examination findings, an institution may pursue an appeal under the FDIC's formal appeals process for material supervisory determinations.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

- Financial institutions with concerns about their interactions with the Corporation may also contact the Director of the appropriate supervision division or the FDIC Office of the Ombudsman, which provides a confidential, neutral, and independent source of information and assistance.
- FDIC policy prohibits any retaliation, abuse, or retribution by an agency examiner or any FDIC personnel against an institution. Institutions that believe they have been retaliated against are encouraged to contact the Regional Director for the appropriate FDIC region and may file a complaint with the FDIC Office of the Ombudsman.