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We are a Community Bank with approximately in assets under 1 Billion. We have recently completed two Exams, one Compliance/CRA and one Safety and Soundness, virtually. The process was seamless and the ease of the Exam was remarkably easy. We conducted our entrance and exit interviews on zoom and felt like we received the time and attention we needed.

I hope the regulators understand the need for onsite visits are a thing of the past and pass new regulation to allow exams to become virtual. My entire banking career examiners have always been on-site but with the age of technology and the introduction of the pandemic it is no longer a necessity or even safe.

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