

Office of the
Ombudsman

2018 ANNUAL REPORT



INDEPENDENCE
NEUTRALITY
CONFIDENTIALITY



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OFFICE OF THE OMBUDSMAN

MESSAGE FROM THE DIRECTOR, OFFICE OF THE OMBUDSMAN



On behalf of Chairman Jelena McWilliams and the entire Board of Directors of the FDIC, I am pleased to present the Office of the Ombudsman's (Ombudsman Office) 2018 Annual Report (Report).

The Federal Deposit Insurance Corporation (FDIC) has a long-standing history of carrying out its mission of maintaining public confidence and stability in the U.S. financial system, by insuring deposits, supervising and examining financial institutions for safety and soundness and consumer protection, making large firms resolvable, and managing receiverships when banks fail. Since the formation of the Ombudsman Office in 1994, this office has assisted in this mission by serving as an independent, neutral, and confidential liaison between the FDIC and its stakeholders. In our role as a liaison and a part of a unique alternative dispute resolution process, the Ombudsman Office can help identify avenues for bringing parties together to address concerns and formulate acceptable solutions in a timely manner. Engaging with our stakeholders in this way helps the FDIC maintain strong working relationships and assists in identifying potentially recurring questions or issues that may warrant policy or process changes at the FDIC.

As Director of the Office of the Ombudsman, I am committed to actively engaging with our stakeholders, as well as promoting transparency relative to agency activities. Therefore, it is our hope that you will find this Report to be of value in understanding the role of the Ombudsman and the various areas where we can provide assistance to the Agency's stakeholders.

Later in this Report, we provide information on certain initiatives that this Office is focusing on during 2019. Of note, the Ombudsman Office will soon be assuming the lead role in soliciting post-examination survey responses after each safety and soundness and consumer compliance examination conducted by FDIC examiners. We are strategizing to improve the process so that bankers feel empowered to provide comprehensive and useful feedback on our examination processes, and to improve the timeliness for responding to banks that request a follow-up contact. We will issue a Financial Institution Letter or other announcement to alert the industry prior to the launch of the revised program.

It has been almost ten years since a public report was issued on the activities of this Office. As the format and content are markedly changed since the earlier versions, we invite your suggestions for future editions. You can provide me feedback directly via mlowe@fdic.gov, or you can use any of the methods provided on the final page of this Report.

Thank you!

M. Anthony Lowe

OMBUDSMAN IN PRACTICE

HISTORY

The FDIC Ombudsman Office was established pursuant to Title III, Section 309(d) of the Riegle Community Development and Regulatory Improvement Act of 1994 (Riegle Act). In accordance with provisions set forth in the Riegle Act, the Ombudsman Office was created to:

- act as a liaison between the agency and any affected person with respect to any problem such party may have in dealing with the agency resulting from the regulatory activities of the agency; and
- assure that safeguards exist to encourage complainants to come forward and preserve confidentiality.

On August 30, 1994, the scope of activities was expanded in the FDIC bylaws to include resolution, receivership, and asset disposition activities.

CORE VALUES

The FDIC Ombudsman Office core values align with the standards of the International Ombudsman Association and the American Bar Association's 2004 Standards for the Establishment and Operation of Ombudsman Offices. The following core values enable the Ombudsman Office to function effectively.

INDEPENDENCE The Ombudsman Office is independent of the FDIC's supervisory process, including being free from control, limitation, or retaliation. The Ombudsman Office reports directly to the FDIC Chairman's Office.

NEUTRALITY The Ombudsman Office serves as a neutral party, meaning that it does not take sides on issues brought to its attention. The Ombudsman Office advocates for fair processes and the administration of those fair processes and also provides stakeholders with options and strategies for resolving concerns.

CONFIDENTIALITY The Ombudsman Office does not share the identity of the stakeholders who contact it with others inside or outside the agency, except where there is:

- imminent risk of serious harm to persons or property;
- allegations of fraud, waste, or abuse;
- specific permission to waive confidentiality; or
- judicial process (e.g., subpoena, deposition, testimony).

ROLES AND PRACTICE

THE OMBUDSMAN OFFICE:

- provides an FDIC perspective for stakeholders;
- provides a stakeholder perspective for the FDIC;
- reports to the FDIC Chairman's Office on feedback from stakeholders particularly in regards to systemic issues;
- interacts with other FDIC Divisions and Offices to address issues raised by stakeholders and to encourage improved policies or practices;
- advocates for fair and impartial processes at the FDIC;
- facilitates efficient and effective communication between the FDIC and its stakeholders;
- serves as a resource for information concerning any of the FDIC's formal processes, including appealing material supervisory determinations and deposit insurance assessments prior to any conflicts entering a formal channel;
- serves as the FDIC's Freedom of Information Act (FOIA) Public Liaison; and
- participates in bank closings with the FDIC's Division of Resolutions and Receiverships (DRR) and the Office of Communication (OCOM).

THE OMBUDSMAN OFFICE CANNOT:

- impose, interfere with, or modify any statutes, regulations, or laws, including any related policies, practices, or procedures followed or enforced by the FDIC;
- make decisions or legal determinations, serve as a formal office of legal notice, make binding decisions, or mandate policies for the FDIC;
- overturn any decisions of existing dispute resolution or appellate bodies;
- provide any financial, legal, or investment advice;
- serve in any role that compromises the impartiality of the Ombudsman Office; or
- intervene or participate in any formal processes.

OMBUDSMAN OFFICE STRUCTURE

OMBUDSMAN TEAM

The Ombudsman Office is headquartered in Washington, DC, with one Regional Ombudsman assigned to each of the six FDIC Regional Offices. The majority of the Regional Ombudsmen have been employed by the FDIC more than 25 years, previously served in roles as Bank Examiners and/or Case Managers, and they have held various managerial positions in compliance or risk management. This has resulted in the Regional Ombudsmen having a strong understanding of the FDIC's procedures, operations, and mandates. Additionally, some Regional Ombudsmen have graduated from leadership programs sponsored by Graduate School USA and/or are certified as a Certified Organizational Ombudsman Practitioner (CO-OP®) by the International Ombudsman Association.



ASSOCIATE OMBUDSMAN

Reporting directly to Director Lowe is Associate Ombudsman Amy Brown. In this capacity, Associate Ombudsman Brown directs the supervision of the Regional Ombudsmen, Senior Ombudsman Specialists and administrative staff. Associate Ombudsman Brown also manages outreach programs and corporate reporting and helps to develop solutions to problems presented to the Ombudsman Office.

REGIONAL OMBUDSMAN (RO)

RO - ALTERNATIVE RESOURCE FOR INDUSTRY INQUIRIES

The Regional Ombudsman is an alternative intermediary resource between the banking industry and the FDIC within their respective regions. They serve as confidential, neutral, and independent resources for the banking industry. Regional Ombudsmen are sounding boards for questions, concerns, or complaints regarding the FDIC's operations, procedures, and communications. Industry issues range from simple to highly complex. The Regional Ombudsmen establish a "case" for each of these issues and use their judgment, experience, and resources to provide the stakeholder with answers to questions and options for consideration. When appropriate, they confidentially channel significant issues to the proper areas within the FDIC in order to effect change or reinforcement.

RO - CONNECTS WITH EXTERNAL STAKEHOLDERS

The Regional Ombudsmen are frequently working in their regions conducting outreach with stakeholders. They routinely meet with executives of state-nonmember banks, state trade associations, state banking authorities, and other industry stakeholders such as bank consultants, vendors, and attorneys. This outreach can take the form of an individual visit, a presentation at an event, networking at a banking conference or convention, or other similar activities.

The primary purpose of this robust outreach program is to introduce the Regional Ombudsman and the services of the Ombudsman Office to the target audience. The goal is to build a professional rapport so that, if the need arose, an individual or organization would have a level of comfort and confidence in contacting the Regional Ombudsman for assistance. In addition, this outreach provides a unique feedback channel for the FDIC. When an issue or complaint is discussed confidentially with the Regional Ombudsman during an outreach visit, the Regional Ombudsman determines if the feedback requires action or resolution, and thereafter offers to provide Ombudsman services, such as shuttle diplomacy or facilitating various communication options between the FDIC-supervised institution and the appropriate FDIC offices.

RO - CONNECTS WITH INTERNAL STAKEHOLDERS

Regional Ombudsmen are tasked with developing and maintaining relationships with FDIC Regional and Field Office management and staff. The Regional Ombudsmen periodically meet with new and existing FDIC employees through presentations at staff meetings or other interactions. These opportunities enable the Regional Ombudsmen to discuss the manner in which the Ombudsman Office approaches its work and maintains confidentiality, and how it can be of assistance to staff and the banking industry.

OMBUDSMAN OFFICE **STRUCTURE**

REGIONAL OMBUDSMAN (RO)

RO - CONNECTS WITH INTERNAL STAKEHOLDERS, CONTINUED

On an ongoing basis, the Regional Ombudsmen hold meetings with FDIC management and subject matter experts to discuss questions, concerns, and process issues. These relationships enable the Regional Ombudsmen to maintain a working knowledge of proposed changes and areas of regulatory focus, as well as provide feedback and constructive input to the FDIC.

The Regional Ombudsmen also serve as a resource for FDIC employees who may opine that a supervisory procedure, policy, or action, or a breach or misapplication thereof, is unfairly and/or adversely impacting a financial institution. Regional Ombudsmen are focused on the fairness and implications to a financial institution and, in particular, the possible cause and potential remedies.

SENIOR OMBUDSMAN SPECIALISTS (SOS)

The Senior Ombudsman Specialists have, on average, 14 years of experience as Ombudsmen, and previously served extensive tours with the agency in the risk management, compliance, or receiverships disciplines. This diverse experience allows the Senior Ombudsman Specialists to respond to a wide variety of inquiries. The primary roles of the Senior Ombudsman Specialists include:

SOS - CONTACT FOR PUBLIC INQUIRIES

- respond to public inquiries received via phone, email, and web form;
- assist stakeholders in navigating organizational roles and identifying appropriate processes and contacts by listening and making referrals, as needed;
- respond to complaints against the FDIC by reviewing processes for fairness and ensuring fair implementation of processes in complaint scenarios;
- provide feedback regarding any observations or potential options to improve processes; and
- maintain the Ombudsman Office's system of record notices and provide reporting data from that system.

SOS - PUBLIC CONFIDENCE BANK CLOSING REPRESENTATIVES

Senior Ombudsman Specialists support the FDIC's mission of maintaining public confidence in the nation's financial system, insuring deposits, and managing receiverships by working with DRR to:

- serve as lead public confidence liaisons for those affected by failed bank activities;
- provide assurance to depositors regarding the safety of their insured deposits;
- communicate critical information and timelines related to the failure;
- anticipate sensitive or significant matters and discuss potential options for addressing customer needs before they become problems;
- provide problem-solving support, where necessary;
- ensure lines of communication remain open among all parties affected by a closing; and
- serve in a back-up role to the FDIC OCOM as an on-site media resource and coordinate media inquiries with OCOM.

SOS - FOIA PUBLIC LIAISON

Director Lowe is the FDIC's FOIA Public Liaison and serves as a supervisory official to whom a FOIA requester can raise concerns about the service received from the FDIC's FOIA/Privacy Act (PA) Group. While the FOIA/PA Group processes requests seeking FDIC agency records, the FOIA Public Liaison assists stakeholders by explaining processes or answering questions. Director Lowe has designated the Senior Ombudsman Specialists to serve as subject matter experts to:

- discuss the role of the FOIA Public Liaison;
- answer questions or review concerns about the FOIA process; and
- reduce delays, increase transparency, help requesters to understand the status of requests, and assist in resolving disputes.

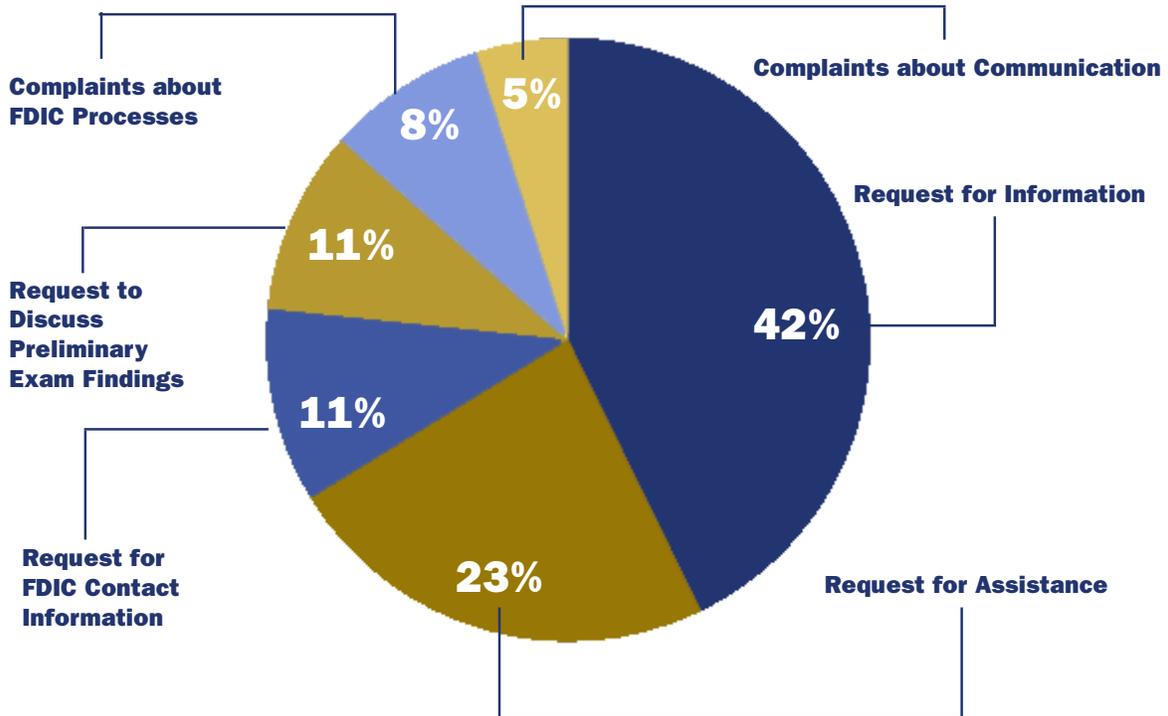
SOS - INTERACTION WITH FDIC INTERNAL OMBUDSMAN

On occasions, FDIC employees contact the Ombudsman Office regarding work-related matters, and are referred to the FDIC's Internal Ombudsman's Office. The Internal Ombudsman Office serves as a confidential, neutral, and independent resource providing informal assistance to all employees to address work-related issues and concerns.

OMBUDSMAN OFFICE ACTIVITIES

2018 INDUSTRY CASES

In 2018, the Regional Ombudsmen handled 142 industry cases. The chart below illustrates the various types of cases:



REQUEST FOR INFORMATION - 42%

This category typically involved a banker seeking information or an answer to a specific question (e.g., seeking information on examination frequency schedules and regulatory guidance on hot topics). Often the Regional Ombudsmen researched the matter and provided the information being sought or put the banker in touch with the appropriate resource.

REQUEST FOR ASSISTANCE - 23%

This category typically involved more complex inquiries about bank-specific issues. The Regional Ombudsmen handled these cases based on the unique circumstances presented, while always maintaining confidentiality unless it was waived. For instance, some bankers contacted Regional Ombudsmen to discuss a new initiative that was being pursued. As appropriate, the Regional Ombudsmen referred bankers to FDIC's filing requirements (if required) related to the initiative and encouraged bankers to work directly with the respective FDIC contacts once they were prepared to move forward. In other instances, bankers wanted to confidentially discuss proposals or options regarding regulatory concerns, such as reducing concentrations of credit, expanding an assessment area for Community Reinvestment Act purposes, or raising capital before presenting their formal proposal to the FDIC Regional Office.

REQUEST FOR FDIC CONTACT INFORMATION - 11%

This category represents bankers who often requested assistance in identifying the appropriate point of contact for a specific inquiry relative to an area of FDIC regulatory oversight. The Regional Ombudsmen discussed the bankers' questions and issues in order to ensure they were provided contact information for the appropriate parties to resolve their concerns.

REQUEST TO DISCUSS PRELIMINARY EXAM FINDINGS - 11%

This category represents bankers who contacted the Ombudsman Office during an examination; or following an examination exit meeting when they sought a confidential "sounding board". Regional Ombudsmen helped clarify misunderstandings in communication or policy, and provided the banker with options to address concerns. Regional Ombudsmen continuously stressed the importance of bankers bringing areas of disagreements to the attention of FDIC senior management in a timely manner, in order to provide an opportunity to affect a mutually agreeable resolution before conclusions are finalized.

COMPLAINTS ABOUT FDIC PROCESSES - 8%

This category primarily consists of complaints about the timeframe to process a Report of Examination or application; examination scopes that were not perceived to be risk-focused; the national rate cap calculation and restrictions; and technical challenges with *FDICConnect*. When contacted by a banker about such complaints, the Regional Ombudsmen explored the facts and circumstances of the issue and worked to determine if there was a misunderstanding that could be clarified, a deviation from FDIC policy or practice that should be addressed, or if there was a systemic issue with the underlying FDIC policy or practice that warranted review.

COMPLAINTS ABOUT COMMUNICATION - 5%

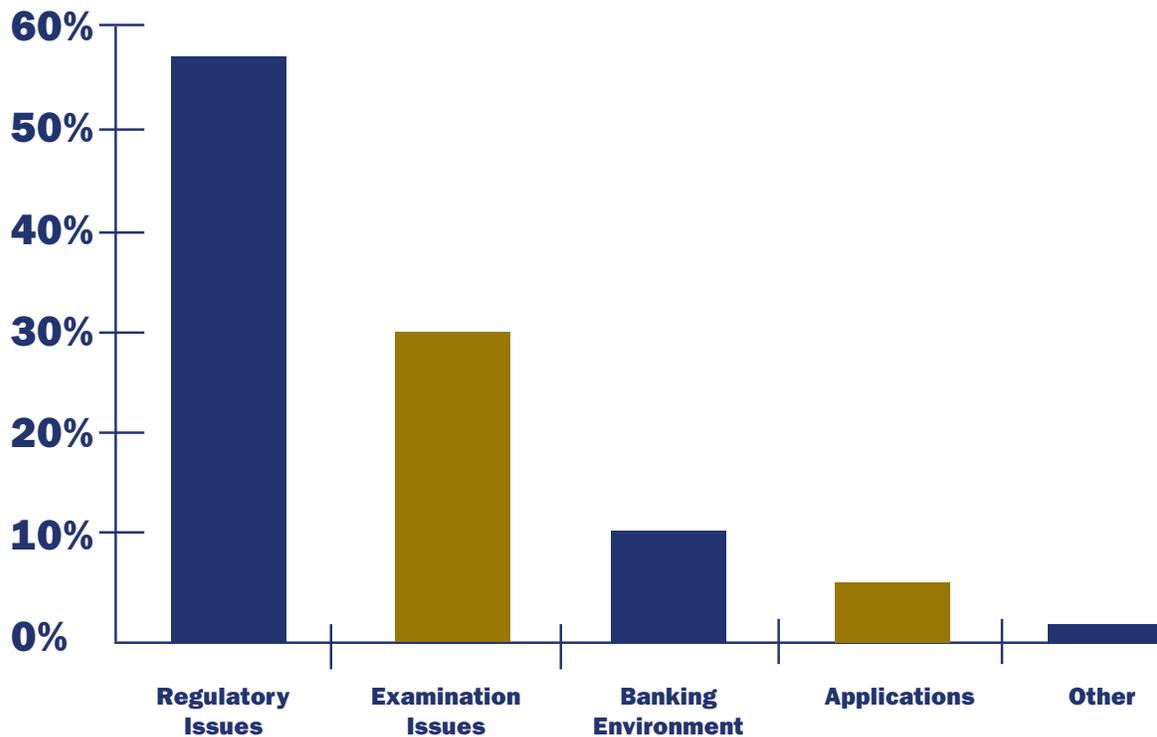
This category includes banker complaints about communication, including the manner in which examiner findings were presented, the professionalism of FDIC personnel, and the tone of discussions or correspondence. When discussing these complaints with the banker, the Regional Ombudsmen attempted to understand more fully the concern and circumstances. As appropriate, the Regional Ombudsmen continued to work with bankers to identify potential options to address concerns, as well as strategies, alternatives, and points of contact to facilitate improved communications with FDIC personnel.

OMBUDSMAN OFFICE **ACTIVITIES**

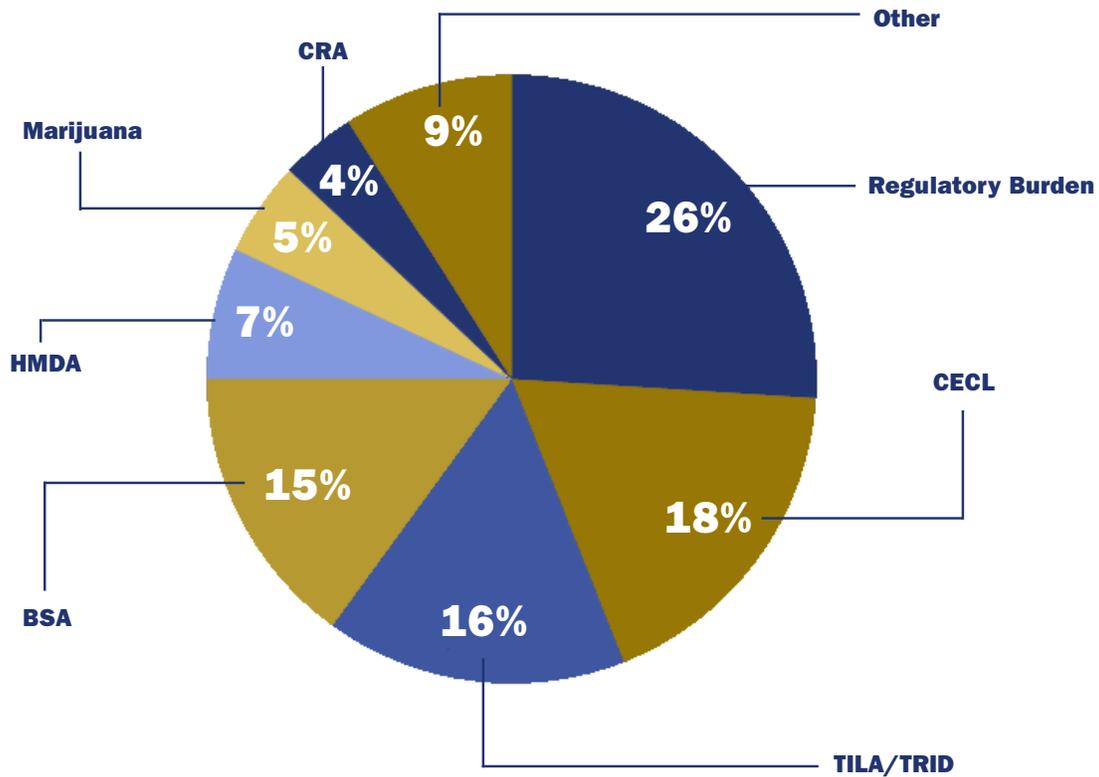
2018 INDUSTRY OUTREACH

In 2018, Regional Ombudsmen conducted outreach visits to 472 external industry stakeholders (banks, trade associations, state banking authorities). Overall, banks are satisfied with the FDIC and have provided constructive feedback on various topics during these visits. Specifically, those 472 outreach visits generated 853 discussion items of various topical issues, of which 511 discussion items represented positive or neutral feedback. The remaining 342 discussion items represented constructive feedback or complaints. The chart immediately below represents the top five topics of the constructive feedback or complaints. The three subsequent charts display those issues by topical area. Following the charts are the Customer Satisfaction Survey results regarding the effectiveness of the Ombudsman Office's outreach program.

TOP **5** TOPICS OF INTEREST (INDUSTRY)



REGULATORY ISSUES



NOTE: Regulatory Burden Issues generally include concerns that are broader than a specific regulation or involve a discussion of the impact of multiple regulations.

Constructive feedback and complaints received from industry stakeholders concerning Regulatory Issues are often diverse and varied. However, when viewed collectively, central themes were noted and are provided below for illustration.

REGULATORY BURDEN

- Costs are excessive and not accompanied by offsetting increases in revenues.
- Home Mortgage Disclosure Act (HMDA) reporting requirements and Credit Union competitive advantages make it challenging for banks to increase their residential mortgage lending activities.
- Rules and regulations written for large banks negatively impact community banks by spurring mergers and making it harder for them to improve profitability.

OMBUDSMAN OFFICE **ACTIVITIES**

CURRENT EXPECTED CREDIT LOSSES (CECL)

- Costs of implementation outweighs the benefits to a community bank.
- CECL requirements will not result in any material change in banks Allowance for Loan and Lease Losses balances.
- Additional guidance, communications, and training on CECL are needed.

TRUTH IN LENDING ACT (TILA)/TILA RESPA INTEGRATION DISCLOSURE RULE (TRID)

- Disclosure requirements are time consuming and costly and impact mortgage profitability.
- Qualified Mortgage rule restrictions (debt-to-income limitation) make it challenging to fund purchase money residential mortgages.
- Compliance training is a major undertaking and ensuring consistency in application among staff is challenging.
- Disclosure requirements result in a large volume of paperwork and information that confuses customers.

BANK SECRECY ACT (BSA)

- Beneficial ownership rules are complex, burdensome on staff and customers, costly, delay the opening of accounts and puts the bank in a position of “policing” customers’ behavior.
- Beneficial ownership rules are burdensome to small community banks that already know their customers and have customer identification procedures in place.
- The \$10,000 threshold for Currency Transaction Reports is outdated and should be increased.

HMDA

- HMDA requirements are overly burdensome and costly.
- Additional HMDA data elements that must be collected may result in possible increased reporting errors and additional staff time devoted to data collection processes.
- Concern is that potential HMDA requirements may become applicable to certain commercial loans.

MARIJUANA

- Greater transparency in examination procedures regarding marijuana-related businesses is needed.

- Clearer regulatory guidance and expectations are needed to aid bankers in determining whether or not to bank cannabis or industrial hemp.
- Conflicting State and Federal laws have resulted in BSA requirements becoming burdensome.

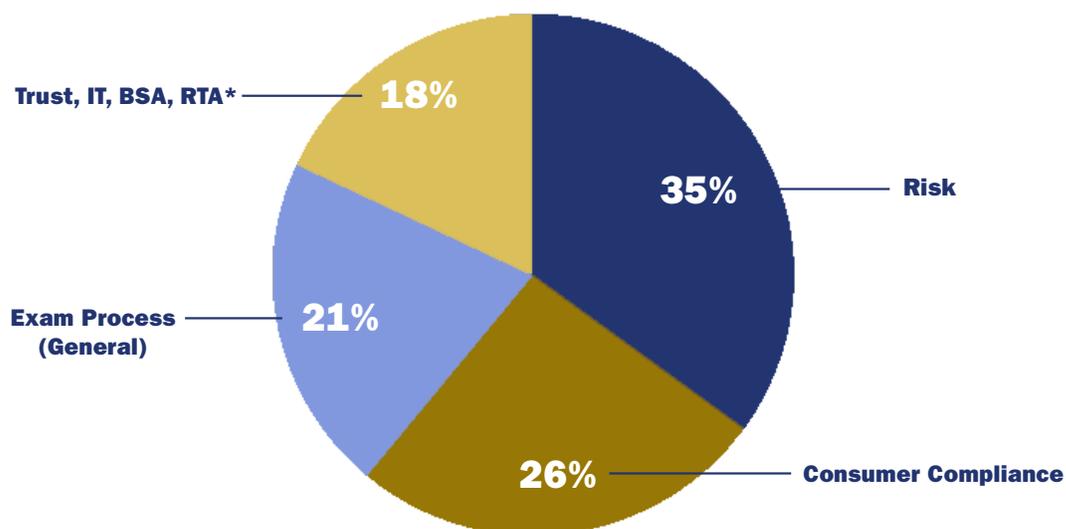
COMMUNITY REINVESTMENT ACT (CRA)

- CRA is very subjective and needs to be updated.
- CRA should reflect modern financial realities and thresholds.
- Assessment area designations need to be revised.
- Thresholds need to be established for assessing the adequacy of qualified investments.

OTHER

- Methodology for calculating national interest rate caps is flawed.
- National interest rate caps do not reflect true market rates.
- Brokered deposit regulation should be amended to allow for some non-core products to be defined as core deposits.

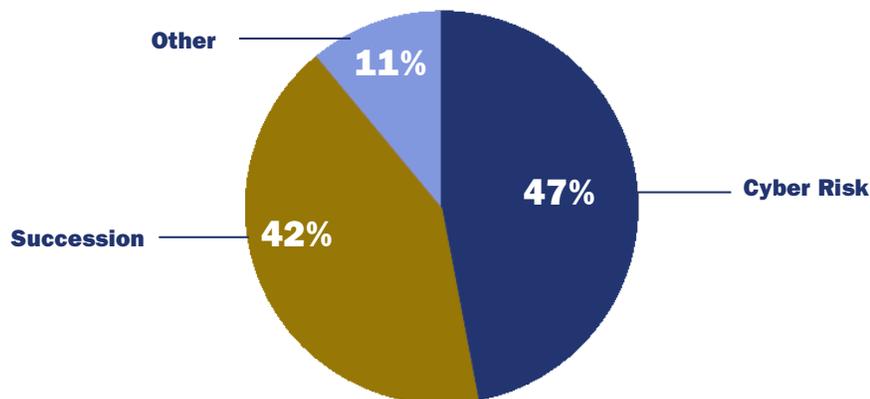
EXAMINATION ISSUES



*Information Technology (IT), Registered Transfer Agent (RTA)

OMBUDSMAN OFFICE **ACTIVITIES**

BANKING ENVIRONMENT



CUSTOMER SATISFACTION SURVEY

After a Regional Ombudsman conducts an outreach contact with a bank, the chief executive officer of the bank is invited to complete an online Customer Satisfaction Survey (Survey). The Survey is used to gather feedback on the effectiveness of the outreach program in promoting the awareness and services of the Ombudsman Office. Survey results are administered by the FDIC Division of Insurance and Research on an annual basis and provided to the Ombudsman Office without disclosing the identity of the individual banks that completed the Survey. For 2018, 363 banks were invited to participate in the Survey. The Survey revealed that the Ombudsman Office effectively conveys its message to the financial industry through its outreach contacts. The Survey results are as follows:

60% Survey response rate;

82% of the respondents were aware of the Ombudsman Office services before the outreach contact;

97% of the respondents would use the Ombudsman Office services, if needed;

92% of the respondents that used the Ombudsman Office services rated it either “Mostly Effective” or “Very Effective”;

81% of the respondents rated the Regional Ombudsman’s ability to describe the services and role of the Ombudsman Office as “Very Effective”; and

90% of the respondents rated the Regional Ombudsman’s knowledge about the function of the FDIC and professionalism as “Very Good”.

2018 PUBLIC INQUIRIES

The FDIC logo has come to represent a symbol of confidence and has resulted in many consumers contacting the Ombudsman Office with inquiries or complaints. For complex issues, the Ombudsman Office may conduct extensive independent research and/or provide facilitation or informal mediation services. In 2018, the Ombudsman Office received 1,485 public inquiries, which are further discussed below and presented in a chart. Ombudsman Specialists identified stakeholders' issues and expectations, explained complaint processes, provided publicly available information and made referrals to appropriate internal divisions, other agencies or external resources.

FDIC-INSURED BANK MATTERS

- FDIC insurance status verifications
- FDIC deposit insurance coverage account inquiries
- Questions or concerns pertaining to open banks

NON-FDIC MATTERS

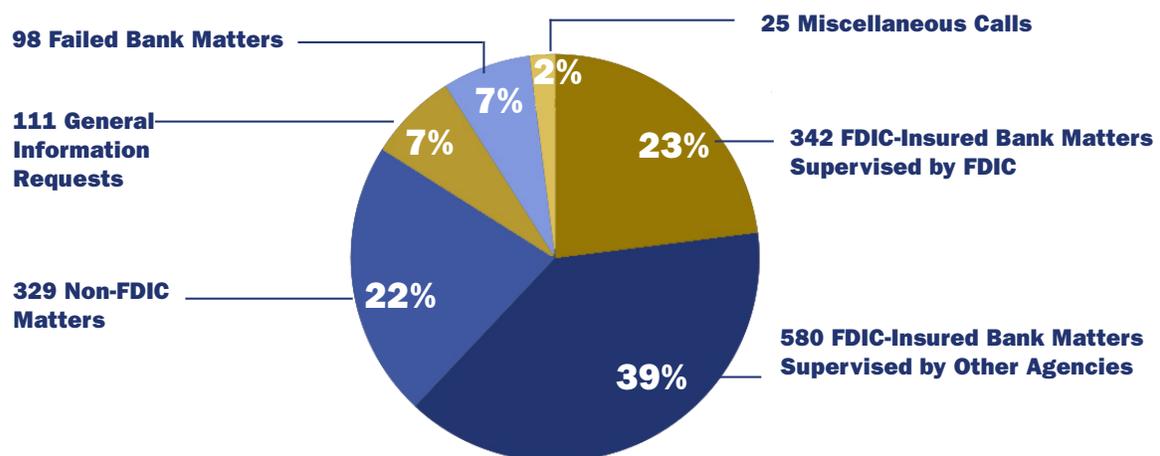
- Credit Unions
- Mortgage Lenders
- Loan Servicers

FAILED BANK MATTERS

- Lien releases from failed banks
- Unclaimed accounts and receivership claims
- Status of receivership and dividend distribution

GENERAL INFORMATION REQUESTS

- Contact information for the FDIC Chairman's Office
- Mergers and name changes; old bank documents
- FDIC contact information
- FDIC publications



FEEDBACK TO FDIC STAKEHOLDERS

ANONYMOUS FEEDBACK

The Ombudsman Office provides anonymized feedback to Division Directors and Regional Directors of the Division of Risk Management Supervision and Division of Depositor and Consumer Protection (FDIC management) on problems or complaints presented by external stakeholders, without attribution, regarding existing policies, procedures or activities. On an ongoing basis, the Ombudsman Office keeps FDIC management abreast of external stakeholders' concerns. Issues with common themes or trends that are considered recurring and systemic are reported to the FDIC Chairman's Office.

In 2018, the Ombudsman Office provided feedback or observations to FDIC management on the following areas (not all inclusive):

- **BANK SECRECY ACT/ANTI-MONEY LAUNDERING:** Provide additional outreach to the banking industry relative to regulatory expectations for the Beneficial Ownership rules;
- **SUPERVISORY APPEALS REVIEW COMMITTEE:** Provide clarification to the banking industry on the processes and timelines for appealing material supervisory determinations;
- **CHANGES IN CAMELS RATINGS:** Ensure that examination staff are reminded that any changes in CAMELS ratings subsequent to an exit or Board of Directors meeting be clearly articulated to bank principals prior to distribution of the final Report of Examination;
- **PROPOSED DOWNGRADES IN CAMELS RATINGS OR CHANGES IN REGULATORY EXPECTATIONS:** Ensure examiners clearly articulate proposed downgrades in composite and component ratings, particularly if there has been a change in regulatory expectations for a particular area of operations (i.e. Liquidity); and
- **TECHNOLOGY SERVICE PROVIDER (TSP) REPORTS OF EXAMINATION:** Coordinate with other Agencies to find a mutually agreeable approach whereby TSP Reports of Examination (TSP Reports) can be automatically sent to all banks on the TSP client list by their primary Federal regulator rather than requiring bankers to request the TSP Reports in writing from their respective agencies. Of note, the FDIC had earlier initiated an interagency process to address this industry recommendation.

2019 GOALS

THE OMBUDSMAN OFFICE HAS ESTABLISHED MAJOR GOALS FOR 2019 THAT INCLUDE THE FOLLOWING:

- **INDUSTRY OUTREACH:** Continue to contact financial institutions, Minority Depository Institutions and Affinity Groups, de novo banks, industry trade associations and state banking authorities to enhance awareness of the Ombudsman Office, obtain feedback on FDIC supervisory programs and processes, and resolve complaints and problems.
- **MERGER TRANSACTIONS:** Contact ongoing entities after mergers to discuss their experience regarding the FDIC application processes.
- **CONVERSIONS TO AND FROM FDIC SUPERVISION:** Develop a relationship with banks converting to FDIC supervision, and identify if there are any systemic reasons for banks changing from FDIC as their primary Federal regulator.
- **INTERNAL RESOURCES AND RELATIONSHIPS:** Meet with FDIC senior regional management, field supervisors and subject matter experts to discuss industry banking concerns, and new examination processes or regulatory expectations.

We look forward to reporting on these goals in our next Report.

CONTACT THE **OMBUDSMAN OFFICE**

We welcome your feedback on the content of this Report, as well as your suggestions for improving future editions. Additionally, if you need our services, please submit any comments in this regard to the FDIC Ombudsman Office.

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EMAIL: ombudsman@fdic.gov

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OMBUDSMEN BIOGRAPHIES

MANAGEMENT



Director

M. ANTHONY LOWE

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Anthony joined the FDIC in 1985. He was appointed to his current position, FDIC Ombudsman and Director of the Office of the Ombudsman by the FDIC Board of Directors in May 2017. Prior to this appointment, Anthony served as Regional Director for the FDIC's Chicago Region for almost nine years. He has also served as an Assistant Regional Director, Deputy Regional Director, Case Manager, Bank Examiner, Bank Secrecy Act Subject Matter Expert, and Fraud Specialist. Anthony has led a major initiative relative to identifying strategies for improving the FDIC's oversight and technical assistance programs for minority depository institutions. Additionally, Anthony has made numerous presentations, on financial-related issues, to both large and small groups of bankers and regulators. He has also held discussions with international groups of senior level bankers and supervisors in Europe and Asia regarding problem bank and contingency planning issues. Anthony graduated from Arkansas State University with a degree in Finance. He graduated, with honors, from the Graduate School of Banking of the South at LSU, and attended the African-American Leadership Institute at UCLA.



Associate Director

AMY BROWN

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Amy began her career with the FDIC in 1991 as a Risk Management Bank Examiner, served as a Supervisory Examiner, and assumed various roles before accepting her current position as Associate Ombudsman in 2019. Amy has completed many details and special assignments during her more than 25 years with the FDIC, including Acting Assistant Regional Director, Acting Case Manager, and Acting Field Supervisor. Amy has also served as an instructor at the FDIC core examination schools, Special Assistant to the Ombudsman, and as the Chairman of the Supervisory Examiner Council. Amy has a Bachelor's degree in Business Administration/Finance from the University of Wisconsin-Whitewater, is a graduate of the Graduate School of Banking, Madison, Wisconsin, and has successfully taken the Certified Organizational Ombudsman Practitioner (CO-OP®) exam administered by the International Ombudsman Association.

OMBUDSMEN BIOGRAPHIES

REGIONAL OMBUDSMEN



Regional Ombudsman

CHARMION HALEY

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Atlanta Region: Georgia, Alabama, South Carolina, North Carolina, Virginia, West Virginia, and Florida

Charmion joined the FDIC in March of 1989, in the Memphis Region, as a Bank Examiner where she conducted regulatory examinations of institutions of various size and complexity. In 2001, she was promoted to Case Manager in the Atlanta Regional Office where she provided supervisory oversight of institutions in Georgia, Virginia, West Virginia, Alabama, and Florida. While in the Atlanta Regional Office, Charmion served in several high profile positions including Acting Special Assistant to the Deputy Regional Director, Acting Assistant Regional Director, and Special Assistant to the Director of the Ombudsman Office. Charmion has also served as the Regional Subject Matter Expert for applications and for the Atlanta Region's Minority Depository Institutions Program. In May of 2019, Charmion was promoted to Regional Ombudsman for the Atlanta Region. She is a graduate of Tennessee State University in Nashville, Tennessee, where she received her Bachelor of Science degree in Business Administration.



Regional Ombudsman

DAN MARCOTTE

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Chicago Region: Illinois, Indiana, Kentucky, Michigan, Ohio, and Wisconsin

Dan joined the FDIC in 1990 as a Bank Examiner and thereafter held various positions such as Assistant Regional Director, Supervisory Examiner, and Case Manager in the Division of Risk Management Supervision. Dan has also participated in several detail assignments in the FDIC's Washington, DC Headquarters. In 2014, Dan became the Regional Ombudsman for the Chicago region. He is a Certified Organizational Ombudsman Practitioner (CO-OP®) by the International Ombudsman Association and currently serves on the CO-OP® Board of Directors. Dan holds a Bachelor of Science degree in Business Administration/Finance from Boston University and a Master of Business Administration degree from Bentley College, Waltham, Massachusetts. He is a graduate of the Executive Leadership Program (Graduate School USA) and the Graduate School of Banking at the University of Wisconsin-Madison.

OMBUDSMEN BIOGRAPHIES

REGIONAL OMBUDSMEN



Regional Ombudsman

MARVIN PAYNE

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Dallas Region: Arkansas, Colorado, Louisiana, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas

Marvin joined the FDIC in 1990 as a Bank Examiner trainee. He has also held various positions within the FDIC including Commissioned Bank Examiner, Supervisory Examiner and Risk Management Field Supervisor. His major work accomplishments include leading the Baton Rouge, Louisiana Risk Management field office through the Hurricane Katrina crisis and developing a risk identification program for the Treasury Department's Community Development Financial Institution Fund. Marvin has served as the Dallas Regional Ombudsman since 2009. He received a Bachelor of Science degree from Mississippi Valley State University, Itta Bena, Mississippi. Additionally, he is a graduate of the Consumer Bankers Association Graduate School of Retail Bank Management and a 2012 graduate of the Graduate School USA Executive Potential Program.



Regional Ombudsman

DENNIS (TODD) GOCHENOUR

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Kansas City Region: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota

Todd began his career with the FDIC in 1985 after graduating from the University of Missouri – Columbia with a Bachelor of Science Degree in Finance. He spent 31 years with the Division of Risk Management Supervision as a Field Examiner and Case Manager. Todd has served numerous details to the FDIC's Washington, D.C. Office including assignments with the Applications, Supervision, and Complex Financial Institutions sections. Since 2016, Todd has served as the Kansas City Region's Ombudsman.

REGIONAL OMBUDSMEN



Regional Ombudsman

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New York Region: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Puerto Rico, Rhode Island, Vermont, and Virgin Islands

Sherryann joined the FDIC in 1988. She served as a Bank Examiner for 11 years and a Case Manager for 20 years in the Division of Risk Management Supervision. She has also served in various positions such as Acting Assistant Regional Director, Acting Field Supervisor, Supervisory Examiner, and Chief of the FDIC Corporate Employee Program. Sherryann has participated in coordinating FDIC corporate-wide programs and provided regulatory supervision training to bankers and regulators from Egypt and Albania. In November of 2018, Sherryann became the Regional Ombudsman for the New York region. Sherryann holds a Bachelor of Science degree in Finance, with a minor in Economics from C.W. Post, Long Island University. She is a graduate of the Graduate School of Banking - Stonier at Georgetown University and the Graduate School USA Executive Potential Program.



Regional Ombudsman

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San Francisco Region: Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming (as well as Guam and the Federated State of Micronesia)

Terre started his career with the FDIC in 1988 in Albuquerque, New Mexico after working for the Texas Department of Banking. He has dual commissions in compliance and risk management and was the Compliance Field Supervisor for the Princeton/Springfield Illinois Territory for five years prior to selection as the Regional Ombudsman for the San Francisco Region in May of 2009. He is a Certified Organizational Ombudsman Practitioner (CO-OP®) by the International Ombudsman Association and served on the (CO-OP®) Board of Directors for three years. He received Bachelor of Science and MBA degrees from Texas A&M University, College Station, Texas and graduated from the 2002-2003 Graduate School USA sponsored Executive Leadership Program.



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