

# 2024 ANNUAL REPORT OF ACTIVITIES



OFFICE OF  
THE OMBUDSMAN

# ACTING DIRECTOR'S MESSAGE



The Office of the Ombudsman (OO) has served the banking industry and the American people since 1994. This 2024 report focuses on mission-driven, impactful activities that exemplify the OO's commitment to fairness and results.

This report showcases what the OO heard from industry stakeholders in 2024, and it highlights the OO's impact through facilitating resolution of issues in a fair, timely, and impartial manner while also

maintaining the highest levels of confidentiality and neutrality. This demonstrates our ability to listen to you.

**In the coming year, the OO will continue to serve its stakeholders efficiently and effectively, focusing on our statutorily required activities. Our role is to serve you as an independent liaison to resolve issues in the most efficient manner possible.** We served you in 2024, and we thank you for trusting us again to serve you in the years to come. Your feedback on this report, as well as any of the activities associated with this office, is always welcome.

Sincerely,

**STACY T. MEISEL**  
Acting Director

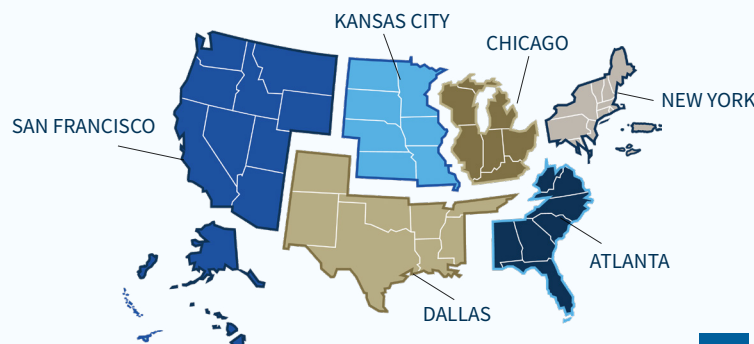
 877-275-3342

 [Ombudsman@FDIC.gov](mailto:Ombudsman@FDIC.gov)

## OUR MISSION

The Office of the Ombudsman serves as a **confidential, neutral, independent, and informal** liaison for the banking industry and the general public by facilitating the resolution of problems and complaints against the FDIC related to its regulatory activities in a fair, impartial, and timely manner.

## REGIONS



# AUTHORIZATION AND PURPOSE

## DID YOU KNOW?



[Section 309\(d\) of the Riegle Community Development and Regulatory Improvement Act of 1994](#) (Riegle Act) required the FDIC to appoint an Ombudsman. Consistent with the Riegle Act, the [FDIC Bylaws](#) stipulates that “(t)he Ombudsman shall act as a liaison between the [FDIC] and any affected person with respect to any problem such party may have in dealing with the [FDIC] resulting from [its] regulatory, resolution, receivership, or asset disposition activities; and ensure that safeguards exist to encourage complainants to come forward while preserving their confidentiality.”

## WE ARE HERE TO HELP



During 2024, **2,535 people contacted the OO seeking assistance**. Please see the pages that follow for details.



## OUR CORE VALUES



### INDEPENDENT

We are independent of the FDIC’s supervision, resolution, and receivership processes.



### NEUTRAL

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



### CONFIDENTIAL

We will not disclose complainant information without permission, unless required by law.



### INFORMAL

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

# REMOVING BARRIERS FOR STAKEHOLDERS

## WHAT WE HEAR

The most frequent requests in 2024 related to people having difficulty finding the correct person to talk to at the FDIC, expressing concerns about the timeliness of agency actions, or misunderstanding regulatory requirements or other FDIC communications or actions.



## HOW WE HELP

We listen to ensure we have a sound understanding of the issue, clarify the desired resolution, assess how we can help, and offer options for resolution. This process is designed to efficiently and effectively resolve issues at the lowest possible level to help individuals find solutions that can avoid the potential time and cost associated with the appeals process, litigation, or administrative adjudication.

Another way we serve those who come to us for assistance is as a communication liaison. We do this in a variety of ways, such as explaining regulatory requirements, facilitating conversations between regulators and impacted bankers or individuals, and providing additional resources. We also assist bankers in resolving more complex issues that may arise during the examination process.



## HOW WE SOLVE

We serve as a resource for individuals having difficulty finding publicly available agency information. We work to bridge communication gaps and find solutions.



# FOCUSED ON CORE ACTIVITIES

## ROLE IN APPEALS PROCESS



Section 309(a) of the Riegle Act required the FDIC to establish an independent intra-agency appellate process to review material supervisory determinations made at insured depository institutions that it supervises. To fulfill this statutory requirement, the

FDIC Board of Directors established the Supervision Appeals Review Committee (SARC) and designated the Ombudsman as a non-voting member. The OO is also required to monitor the supervisory process following an appeal to solicit comments and recommendations from the appealing institution regarding the overall SARC process. We listen to bank management's perspective on changes regarding the institution's relationship with the FDIC or specific agency personnel post appeal. Feedback is shared with the FDIC Board of Directors, and the OO investigates allegations of retaliation. **During 2024, the OO monitored the post-appeal supervision of 13 banks to ensure fair treatment.**

## POST-EXAMINATION SURVEYS

The FDIC Board appointed the OO to administer the Post-Examination Surveys (Survey) for the Division of Risk Management Supervision (RMS) and the Division of Depositor and Consumer Protection (DCP) to further ensure confidentiality of bank responses, promote additional candid feedback, and encourage increased response rates. The OO is independent of the supervisory process and serves as a confidential resource to bankers. In 2024, the Survey was updated primarily to solicit additional feedback on the virtual aspects of examinations. The majority of respondents to the Survey in 2024 indicated that they were satisfied with the current FDIC examination process.

**The Survey response rate in 2024 was 54%, of the examinations completed, which is higher than the 41% response rate in 2023.**

The OO continues to promote completion of the Survey through a variety of efforts to increase response rates, and gather meaningful feedback. Through the Survey, bankers can request a follow-up meeting with the OO to discuss their experience and comments. In 2024, we met with 44 bankers who asked for a follow-up contact. We worked with those bankers to resolve their concerns. We confidentially report and discuss aggregated and anonymized feedback from the surveys and follow-up contacts to the Division Directors of RMS and DCP.

Bankers are strongly encouraged to continue providing constructive feedback that serves as the basis for positive change to FDIC's supervisory processes.



# FOCUSED ON CORE ACTIVITIES (CONT'D)

## BANK RESOLUTIONS



The OO provides assistance during bank failures, working closely with the FDIC's Division of Resolutions and Receiverships (DRR). In 2024, we participated in two bank closing events. During bank failures, OO representatives work to ensure that the public receives prompt and courteous assistance by supporting the closing team and facilitating the bank resolution process by developing and distributing a Frequently Asked Questions (FAQ) document, greeting and reassuring customers, and responding to any questions.

Subsequent to a bank closing, we assist individuals in resolving questions and disagreements should an individual be unsuccessful in resolving complaints with DRR. Inquiries received after closings typically include questions regarding deposit or transaction accounts, lien and mortgage releases, receivership claims, and information about properties available for purchase. The OO also helps respond to more complex complaints related to matters such as debt settlements, foreclosures, litigation, asset sales and asset servicing disputes. In 2024, we responded to several such matters.



# FOCUSED ON CORE ACTIVITIES (CONT'D)


## FDIC FOIA PUBLIC LIAISON

To comply with FOIA Improvement Act of 2016, the FDIC's Chief FOIA Officer, who is the General Counsel, designated the FDIC OO as the FOIA Public Liaison. In this role, the OO assists FOIA requestors in reducing delays, increasing transparency, and assisting in resolving disputes. During 2024, as the FOIA Public Liaison, the OO received 50 requests for assistance. Many of the FOIA-related questions from the public requested status updates or requests to help reduce a delay in completing a FOIA request. Other requestors contacted us with such matters as assistance with general questions about the FOIA, or assistance contacting FOIA Public Liaisons at other agencies.

Request Type	Requests Received
Status Requests / Delayed Response	18
Clarification Request of FOIA Response	8
Assistance in the Appeal of FOIA Findings	3
Other Requests	21
<b>TOTAL</b>	<b>50</b>



In 2024, the FOIA Public Liaison met with FDIC FOIA staff on several occasions to provide feedback, identify and share trends, and suggest areas of process improvement that helped reduce the overall number of FOIA-related concerns throughout the year.

	HAVING DIFFICULTIES?
<input type="checkbox"/>	You disagree with examination findings or ratings.
<input type="checkbox"/>	You believe an examination was not performed in accordance with published standards.
<input type="checkbox"/>	You believe supervisory decisions did not appropriately consider your institution's risk profile.
<input type="checkbox"/>	You believe your institution has been the subject of retaliation, abuse, or retribution after disputing supervisory findings, ratings, or determinations.
<input type="checkbox"/>	You have been unable to obtain regulatory information, or clarification on regulatory requirements, from your case manager or other supervisory personnel.
<input checked="" type="checkbox"/>	<b>IF STANDARD RESOLUTION PROCESSES HAVE NOT WORKED, CALL AN OMBUDSMAN!</b>

## LEADERSHIP

Acting Director  
**STACY T. MEISEL**

 (877) 275-3342  [Ombudsman@FDIC.gov](mailto:Ombudsman@FDIC.gov)

Associate Ombudsman  
**AMY BROWN**

 (312) 382-6770  [ambrown@FDIC.gov](mailto:ambrown@FDIC.gov)



# HOW CAN YOU RESPOND?



## HELP IMPROVE FDIC PROCESS

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

## CONTACT THE OMBUDSMAN

WHEN YOU NEED SERVICE THAT IS:  
**CONFIDENTIAL**  
**NEUTRAL**  
**INDEPENDENT**  
**INFORMAL**

## SHARE YOUR FEEDBACK ABOUT THIS REPORT



ACCESS THE ANONYMOUS [ONLINE FORM](#)



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[Online Form](#)