

**From:** Annabelle Flores <[AFlores@lytlebank.com](mailto:AFlores@lytlebank.com)>  
**Sent:** Tuesday, July 09, 2019 4:53 PM  
**To:** Comments <[Comments@FDIC.gov](mailto:Comments@FDIC.gov)>  
**Subject:** [EXTERNAL MESSAGE] FDIC RIN 3064-ZA06

Dear Comments at Federal Deposit Insurance Corporation,

You are seeking public input on additional steps that the FDIC can take to improve the efficacy and value of technical assistance offerings to supervised institutions to educate and assist insured depository institutions. Your forms of assistance include, but are not limited to the following:

- Technical Assistance Videos
- Directors' Resource Center
- Director/Banker Colleges
- Teleconferences and Webinars
- Community Bank Resource Kits
- Regional Compliance Newsletters
- Individual Assistance to Institutions

Lytle State Bank makes use of the Directors' Resource Center available on YouTube. However, I have noticed recently that some content is no longer available. For example, FDIC Appraisals and Evaluations – Overview and Background Information is nonexistent. We utilize YouTube because it is easier to forward links to the board of directors on topics that they need to be trained on. Training is done at their leisure. I have noticed how lengthy the videos are. If at all possible I would recommend to reduce the length of training videos to a summary version.

I do wish more content was available for the following: **Fair Lending, Elder Abuse, Red Flag Rules and ID Theft; CRA for small banks, Flood Insurance, Regulation O, Equal Credit Opportunity, Regulation P, Information Security Management, Adverse Action, Appraisals and Evaluations, AML, Safe Act** for my board of directors.

Receiving Regional Compliance Newsletters are very helpful, however I do prefer longer, more in-depth articles that address compliance topics. Email seems to be the most effective delivery channel for me because it is easier to save the newsletter for future reference and it also helps keep me organized.

What is the most helpful of all is the personal individual assistance that the FDIC provides to their institutions. I do not contact FDIC often, but I have contacted the local field office in the past. Within the last five (5) years I have probably contacted my field office three (3)

times. On those three (3) separate occasions I have asked questions regarding CRA, HMDA, and Flood.

For any questions regarding the above, please do not hesitate to contact me at the phone number or email listed below. Thank you.

Sincerely,

**Annabelle Flores**

*Asst. Vice President/Compliance Offr.*

**Lytle State Bank**

P.O. Box 575

Lytle, TX 78052

Ph. (830) 709-3601

Fax: (830) 772-4993

E-mail: [AFlores@lytlebank.com](mailto:AFlores@lytlebank.com)