

From: Epstein, Keith [<mailto:kepstein@roxborosavings.com>]
Sent: Tuesday, October 02, 2018 9:17 AM
To: Comments
Cc: Davis, Chad R.
Subject: RIN 3064-ZA02 - communication and transparency

Thank you for soliciting suggestions to enhance communication and transparency between the FDIC, member institutions, and the public at large.

Please consider the following...

1) Monthly Newsletter/Bulletin

This communication may delivered electronically to the primary contact at all member institutions and all other industry or interested parties who wish to register via the FDIC website for distribution and could potentially replace the various correspondence that the agency currently issues.

The document would be most effective if it begins with a list of the articles/announcements contained therein. This will allow bankers to quickly determine the applicability of the content to their respective areas of responsibility and/or enable the recipient to route the document to those whom the topics pertain within their institutions.

Access to current and prior monthly editions via the FDIC website would be helpful for back reference.

2) Regional Advisory Boards

These groups may include diverse representation in terms of the asset size, organizational structure and business models of member institutions in a geographic region. There are many national issue which impact all insured banks that may be addressed by the existing Advisory Board, but these Regional Advisory Boards can offer valuable feedback with respect to regional issues and broaden the scope of dialogue between the FDIC and member institutions. These groups could meet via teleconference to reduce cost and bolster attendance. Meetings may be scheduled quarterly or semi-annually with dates/times announced well in advance to allow participants to avoid conflicts.

I shared this suggestion with Chairman Jelena McWilliams and Deputy Chad Davis during their recent visit to speak with the North Carolina Banker's Association and both expressed enthusiasm for the idea. Please let me know if I may assist in organizing Advisory Boards if the FDIC decides to pursue this initiative and I would welcome the chance to be a member in my region.

I appreciate your consideration.

Keith



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