

From: Delmonte, Tony <TDelmonte@bankofakron.com>

Sent: Monday, August 05, 2019 5:05 PM

To: Comments <Comments@FDIC.gov>

Subject: [EXTERNAL MESSAGE] RIN 3064-ZA06

Stacie,

Please see my answers below, I hope this helps. Sorry for the late response.

Question 1: We have not viewed any videos as we were not aware of their availability. Might I suggest to have examiners remind us of their availability while on site.

Question 2: While we have not viewed these videos voice-over seems like a good way to deliver these messages

Question 3: I think Directors and Senior Managers are appropriate targets

Question 4: I am not familiar with the complete library of videos but BSA, Fair Lending and Asset quality are always important topics. Liquidity and sensitivity are also relevant.

Question 5: I like topic based arrangement

Question 6: We have not attended one of the colleges. We were not aware of them but it sounds interesting.

Question 7: Teleconferences are always good ways to communicate. If possible, offering multiple dates and times on a topic would be beneficial.

Question 8: I have used some of the kits. They are very useful and informative. I would like an updated kit.

Question 9: I have not reviewed the Compliance Newsletters, but I think they would be very useful. Any type of information that can provide information on common findings or trends would be helpful and make us a better bank.

Question 10: We have not contacted the FDIC for technical assistance in the last five years.

Question 11: N/A

Question 12: N/A

Question 13: N/A

Question 14: Our board members would probably like more information on Cyber Security and BSA. Bank Officers-Fair Lending, BSA and ALCO

Question 15: If possible, "classroom" style is always beneficial, but I understand the logistical challenges present.

Question 16: We have not had technical training from anyone else outside of reading newsletters and other publications. We do receive a multitude of training from our trade group (IBANYS and ICBA RM etc). FDIC representatives have presented topics at conferences I have attended.

Question 17: Please see above.

As an aside, I love all of the industry data and research put out by the FDIC such as FDIC quarterly, Statistics at a Glance, and the State Profiles.

Tony

The content of this e-mail (including any attachments) is strictly confidential. If you are not, or believe you may not be, the intended recipient, please advise the sender immediately by return e-mail, delete this e-mail and destroy any copies.