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From: Andy Westhusing [REDACTED]@montrosesavingsbank.com>
Sent: Thursday, August 26, 2021 10:08 AM
To: Comments
Subject: [EXTERNAL MESSAGE] Request for Info - FDIC Approach to Exams during Pandemic

Comments for #2 On-Site and Off-Site Activities:

It has been very helpful to supply examiners info prior to the exam so they can perform preliminary reviews. Although, examiners should always perform an on-site evaluation prior to making a final determination or rating. By performing an on-site evaluation, the examiner can get a better feel of the culture of the bank and perform on eye test of the bank. If an examiner just discusses topics over the phone with the bank, sometimes the examiner will not understand the message being portrayed or the examiner may not be asking the right question. Also, sometimes an examiner or banker may not be as good a communicator over the phone as in person. Again, an examiner should always perform an on-site evaluation prior to making a final determination or rating.

Thanks.

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