

From: Jodi Selby <jselby@bankerstrust.com>
Sent: Thursday, October 07, 2021 4:58 PM
To: Comments
Subject: [EXTERNAL MESSAGE] RIN 3064-ZA27

Dear Sir or Madam,

During the Q1 2021 Bankers Trust Company participated in its first 100% offsite Safety and Soundness Exam. Overall, we found the experience to be very positive and the process effective. There weren't any delays due to the transition to a fully remote environment and we found the technology utilized by the agency to be an effective and secure manner in communicating and sharing documentation. For your reference, Bankers Trust is Iowa's largest privately owned bank with approximately \$6 billion in assets and 650 employees.

If we were going to contribute a single factor as to the success of an offsite exam, it would be the dedication of a centralized resource by the financial institution for uploading documents to FDIC Connect and coordinating communications. We found centralizing this task to one person or department allowed for the upload of requested documents in the most efficient manner. It also reduced redundancies in communication between the examiner and bank staff.

Bankers Trust would welcome future examinations being conducted remotely.

Thank you for the opportunity to provide feedback on this topic.

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