



Office of Thrift Supervision
 Department of the Treasury
 1700 G Street, N.W., Washington, DC 20552 • (202) 906-6990

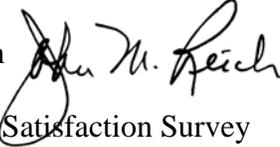
John M. Reich
 Director

RESCINDED

Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

October 18, 2007

MEMORANDUM FOR: CHIEF EXECUTIVE OFFICERS

FROM: John M. Reich 

SUBJECT: Annual Thrift Satisfaction Survey

OTS continues to work to improve agency performance, enhance communication, and strengthen and streamline the examination process. Many of the actions OTS has undertaken to achieve this goal have been based on suggestions received from you during the Annual Thrift Survey. In response to your comments, OTS has developed different formats to deliver timely and topical information and resources. After a hiatus of several years, we have resumed publication of our community affairs newsletter, *Community Liaison*. OTS has a booth at many of the industry and community conferences. We have expanded our tools to gather feedback from the industry through meetings with executives and leaders of our institutions. We have expanded our resources through the reestablishment of the Consumer and Community affairs program in Washington DC and recruited talent to lead and staff it. We have worked with other Federal Banking Regulatory Agencies to publish Questions and Answers on CRA, and issued interagency guidance on Nontraditional Mortgage Products and Subprime Mortgage Lending. We actively advocated regulatory burden reduction with the legislature and legislation was enacted in 2006 – The Financial Services Regulatory Relief Act of 2006 – which contained a number of significant provisions for thrifts.

I value your input on the exam process and any other comments or suggestions you may want to provide regarding our agency, therefore, I encourage you to complete the 2007 Annual Thrift Satisfaction Survey. Once the surveys are reviewed and compiled, I will share with you a summary of the comments received and my intentions to deliver on your recommendations.

The survey is once again electronic so all you need do is click on www.ots.treas.gov/survey to access the survey and click “submit” at the end of the document to send it back to us. We will send you an online confirmation of receipt. We request all completed surveys be submitted by November 30, 2007. Although we prefer online submissions, you may also send the survey back to OTS at: Office of Thrift Supervision; attn: Annual Survey Results; 1700 G Street, N.W.; Washington, DC 20552.

I appreciate your continued support of the thrift charter and OTS. Thank you in advance for completing this survey.