



Office of Thrift Supervision  
Department of the Treasury

John F. Downey  
Director of Supervision

# RESCINDED

1700 G Street, N.W., Washington, D.C. 20552

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Any attachments to this document are rescinded only as they relate to national banks and federal savings associations.

**MEMORANDUM FOR:** Chief Executive Officers

**FROM:**

John F. Downey  
Director of Supervision

**SUBJECT:**

Customer Service Survey

OTS has established standards of service relating to the examination process in response to Executive Order 12862, "Setting Customer Service Standards." In establishing our standards we consulted the industry and others to assist in determining what standards we could set without compromising our role as regulator. Our Examination Process customer service plan was published in September 1994.

Through our commitment to service, we have agreed to be held accountable for our performance under these standards. To that end, we have developed a survey, the results of which have been used to measure our performance. In addition to measuring performance, the survey gathers information and narrative feedback that we will use as the basis for continuing to improve our level of service. The survey is mailed to the institution in the month after the examination report is sent to the institution.

The following statistics summarize preliminary survey results accumulated thus far directly related to the 12 published customer service plan standards. The preliminary results indicate that we are, in general, meeting our standards. Where results indicate there is room for improvement, we will focus greater attention to enhancing our performance, especially with respect to our off-site communication and the handling of our PERK.

Our Standards:

### Examination Process

1. A member of the OTS supervisory team will contact each of you at least semiannually between examinations and we will be available to meet with you on an "as needed" basis.

This commitment requires that we contact roughly 100 institutions each month. Of the number scheduled through May 31, 1995, survey responses confirm that we have achieved 91% of our target.

2. We will provide you with the names and phone numbers of your supervisory team members.

Post-examination results indicate that 90% of our institutions acknowledge having received supervisory contact information.

#### Pre-examination process

3. We will notify the PERK at least four weeks before an examination begins and it will include an approximate examination start date and a point of contact at OTS.

Survey results indicate that 98% of our institutions confirm receipt of the PERK four weeks prior to the start of an examination. 89% confirm the accuracy of the start date indicated in the PERK package. We have also recently revised the PERK package to help focus requests on only the information necessary to facilitate the examination.

4. We will ensure staff continuity from one examination to the next.

69% of our institutions agree that we have met this standard. The logistics involved in deploying examiners, and the geographic location of thrifts and examiners will make it very difficult to significantly improve the percentage. We will continue, however, to look at ways to provide greater staff continuity.

5. We will provide an estimate of the staking levels and time required to conduct the examination at least four weeks before an examination.

88% of the affected institutions agree that we have met this standard.

6. We will conduct concurrent examinations (safety and soundness and compliance examinations), but we will consider requests to conduct non-concurrent examinations.

Our survey asked whether management prefers concurrent or nonconcurrent exams. 73% replied that they preferred concurrent exams. Future exam scheduling will try to honor those preferences.

#### Examination Fieldwork

7. The Examiner-In-Charge will, on the first day of the examination, schedule a meeting with the Chief Executive Officer or a representative.

98% of our institutions agree that we have met this standard.

8. The EIC or key assistant will meet at least weekly with appropriate institution personnel to convey issues, concerns and examination findings to-date.

98% of our institutions agree that we have met this standard.

9. At the conclusion of fieldwork the EIC or Field Manager will conduct an exit meeting to summarize key findings, make recommendations, and receive and consider management's responses.

99% of our institutions agree that we have met this standard. Additionally, 98% believe that these meetings are worthwhile, and 94% state that there were no examination report surprises revealed in the exit meeting. We attribute our high rate of satisfaction in this area to the interim meetings throughout the examination in-process.

#### Post-examination Process

10. We will deliver the report of examination within 30 days after completion of fieldwork to institutions rated 1 or 2 and within 45 days for those rated 3, 4 or 5.

OTS internal tracking reports indicate that 98% of exams are transmitted within these time frames.

11. We will entertain requests from healthy, well-man thrifts that wish to forego a board meeting from time-to-time.

Board meetings were held with 56% of the thrifts that were examined. Many managers of healthy institutions request that examiners meet with boards, even when such meetings are not required.

12. When a board meeting is conducted, we will make every reasonable effort to schedule it in connection with a regularly scheduled board meeting.

79% of our institutions confirm that we met with their Board of Directors during a regularly scheduled Board meeting; a further 97% agree that meeting in this format was useful.

The overall average level of satisfaction related to our customer service standards is 90%. As previously mentioned, these are interim statistics based on our first effort at measuring your level of satisfaction that we have, in fact, generally lived up to the standards that we established for ourselves. While these results are encouraging, we recognize that there is work yet to be done. We greatly appreciate your cooperation in this undertaking and continue to solicit your input on how we can improve the examination process and reduce regulatory burden.

Enclosure