



From: Caroline C. Jones, Commissioner

To: State Savings Bank Presidents and Chief Executive Officers

HOLIDAY GREETINGS AND AGENCY UPDATE FROM THE COMMISSIONER

December 22, 2014

In the midst of this holiday season, I want to take the time to tell you what an honor and a privilege it is to serve as your Commissioner. We have a strong thrift industry in Texas. You, your Board and management team deserve credit for your role in the positive state of the industry.

I am proud of our agency staff's hard work and professionalism as we strive to fulfill our mission of ensuring the safety and soundness of state chartered savings banks and providing consumer protection for citizens acquiring mortgage loan products.

Our staff is involved in outside committees and other activities that provide us opportunities to impact the thrift industry and to have a broader perspective of the industry. Below are listed some of these activities.

American Council of State Savings Supervisors – Commissioner Jones serves as Board Chair.

Conference of State Bank Supervisors:

State Supervisory Processes Committee – Director of Thrift Examination Patsy Smith.

State Examiner Review Team and Risk Identification Team Subcommittee - Senior Supervisory Examiner Stephany Trotti.

Technology Committee/Financial Services Information Sharing and Analysis Center – Supervisory Examiner Dave Blackmon.

ETS Stakeholder Subcommittee of FDIC ETS Committee – Senior Supervisory Examiner Stephany Trotti, Supervisory Examiner Dave Blackmon, and Financial Examiner Blair Boyd.

Graduate School of Banking at Colorado - Instructor in the Bank Management Simulation Course – Chief Thrift Supervisory Analyst Jonathan Finley

Consumer Financial Protection Bureau State Coordinating Committee and the NMLS Regulator Development Working Group– Director of Licensing Steven O'Shields.

American Association of Residential Mortgage Regulators - Director of Mortgage Tony Florence serves as Vice President.

In the coming year we will continue serving the state of Texas by chartering, licensing, and regulation of the thrift and mortgage industries, as well as by remaining active and involved in organizations such as those listed above.

Wishing you and yours a safe and happy holiday season - Caroline