



Texas Department of Savings and Mortgage Lending



From: Caroline Jones, Commissioner

To: State Savings Bank Presidents and Chief Executive Officers

WHAT IS YOUR BIGGEST CHALLENGE?

November 14, 2016

As we approach the holiday season and the end of the year, I have been reflecting on 2016 and looking ahead to 2017. In planning for the next year, I decided it would be useful to ask each of you to provide me with some information.

First – What is your biggest challenge as the President or CEO of your state savings bank?

Second – What is your number one suggestion, piece of advice, or feedback that you would like to give me concerning the Department or the thrift industry?

Thank you in advance.

Caroline C. Jones
Commissioner