

# REPORT ON CUSTOMER SERVICE



**Strategic Plan  
Fiscal Years 2027-2031**

**June 2026**

**Texas Department of Banking**

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# REPORT ON CUSTOMER SERVICE

The Texas Department of Banking is dedicated to fulfilling its commitment to customer service as outlined in the agency’s [Compact with Texans](#). Financial service providers licensed or regulated by the Department, as well as consumers who have registered complaints about those providers, are given the opportunity to provide feedback regarding the level of customer service provided by the agency. A variety of methods are used to solicit feedback on the agency’s operations and services from customers in accordance with Texas Government Code § 2114.

The Department uses both online and written surveys to gather feedback. However, online surveys have proven more efficient over time. To improve the agency and employee experience, employees are also invited to provide feedback and suggestions.

The following details are a description of the Department’s survey process.

Inventory of External Customers by Strategy		
Program Areas	Customer	Services Provided
Bank and Trust Supervision	Entities chartered or licensed by the state: state-chartered banks, state-chartered trust companies, and foreign bank organizations.	Examinations
Bank and Trust Consumer Assistance	Customers of entities chartered or licensed by the state: state-chartered banks, state-chartered trust companies, and foreign bank organizations.	Investigation of Complaints and Inquiries
Non-Depository Supervision	Entities licensed by the state: money services businesses, prepaid funeral contract sellers, and perpetual care cemeteries.	Examinations
Non-Depository Consumer Assistance	Customers of entities licensed or registered by the state: money services businesses, prepaid funeral contract sellers, and perpetual care cemeteries.	Investigation of Complaints and Inquiries
Application Processing	State-chartered banks, state-chartered trust companies, foreign bank organizations, money services businesses, prepaid funeral contract sellers, perpetual care cemeteries and check verification entities.	Processing of charters, licenses, or registrations

## External Customer Descriptions

### ***Bank and Trust Supervision Examinations***

To achieve economic growth and stability, it is essential to have a safe and sound banking system that offers credit opportunities, efficient payment systems, competitive financial services, and investment options. The central focus of the Department's supervision of banks and trust companies are the citizens of the State of Texas – borrowers, depositors, and shareholders.

The agency must meet the highest expectations and supervisory standards to maintain the state's role in enhancing the dual banking system. The Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Bank (FRB), and the regulated institutions are also direct beneficiaries of examinations and supervision.

As part of the FDIC and FRB's cooperative examination program, which provides for both alternating and joint bank examinations, the Department must be [accredited](#) by the Conference of State Bank Supervisors (CSBS). The Department maintains its accreditation with CSBS and received its seventh consecutive reaccreditation in January 2025. It is important that the quality of our examination and supervision staff, their experience level, training, and technological resources are comparable to our federal counterparts to ensure they accept examination reports and enforcement actions from the Department.

Examinations must be detailed and effective, balancing the need to complete comprehensive examination procedures without becoming invasive to the daily operations of an institution. The Department's high standard of providing quality supervision provides bank management and boards of directors with an independent look at their performance in complying with state and federal statutes and regulations, as well as operating a safe and sound financial institution. To measure our performance as regulators, the Department surveys chief executive officers of state-chartered banks and trust companies after each examination.

### ***Bank and Trust Customers – Consumer Assistance***

The public, borrowers, depositors, shareholders, and those transacting business with financial institutions regulated by the agency are the primary customers. The Department investigates written complaints filed against state banks, trust companies, and foreign bank organizations. Written complaints are filed by customers across the entire state of Texas as well as by customers of Texas state banks and trust companies with out-of-state branches or offices. Consumer satisfaction surveys measure how the complaint process is handled.

### ***Non-Depository Supervision (NDS) Examinations***

The primary beneficiary of the Department's supervision of money service businesses is the State of Texas and its citizens. For prepaid funeral contract (PFCs) sellers and perpetual care cemeteries (PCCs), the primary beneficiary of supervision is any customers utilizing goods or services provided by the regulated entities. This regulatory activity ensures the safety and soundness of licensees and ensures the public has a safe and competitive services.

The Department maintains its Money Services Businesses Accreditation with the CSBS and was reaccredited in January 2025, demonstrating that the NDS division maintains policies, procedures, operations, and staffing to effectively examine and supervise MSBs, including multi-state supervision. The Department strives to assess the licensee's financial stability and compliance with laws and supervisory

guidance, while incorporating the licensee’s objectives of operating a profitable and compliant business. As of April 2026, more than 30 states, including Texas, have enacted the Money Transmitter Model Law (Model Law) in full or in part. The Model Law is intended to increase harmonization with other states in areas of regulation and licensure.

In addition, the division staff must receive adequate training, including in the evolving digital asset industry, and have access to technological resources to conduct quality examinations. Thorough and efficient examinations provide an overall assessment of licensees’ compliance with state and federal regulations. The Department maintains MSB examination efficiencies through cooperation and coordination with other states by actively participating in the development and updating of the Money Transmitter Regulators Association (MTRA) uniform examination procedures and practices, and in the development and promotion of a standardized networked supervision approach. Participation in the Multi-State MSB Examination Taskforce (MMET) and MTRA licensing and multi-state supervision approach allows the Department to conserve resources and minimize the regulatory burden on supervised entities while achieving our objectives. The MMET facilitates coordinated joint examinations among states and to reduce regulatory redundancies. Additionally, through the MSB Supervisory Engagement Taskforce (MSET), supervisory actions are coordinated with other states. To monitor our performance as regulators, the Department surveys the owners and principals of the licensee each year.

#### ***Non-Depository Customers – Consumer Assistance***

The public and those doing business with non-depository entities licensed or registered by the Department are the primary customers served in this regard. These entities include licensed MSBs, PFC sellers, and PCCs. The Department is charged with investigating written consumer complaints filed against non-depository entities licensed by the agency. This includes MSB customers across the entire state of Texas and all customers of PFC and PFC goods and services. Surveys assess customer satisfaction with the complaint process.

Registered check verification entities are registered with the Department; however, there is no statutory supervision authority over these entities or complaint intake requirement.

#### ***Application Processing***

The timely processing of applications and information requests ensures statutory requirements are met. The application process serves financial entity applicants and the attorneys, accountants, and other professionals who assist them. Staff who process applications must receive adequate training and have access to a variety of technical resources to provide comprehensive recommendations.

The application process includes an assessment of risk to help ensure potential regulated entities operate in a safe and sound manner. The process is also created to assist applicants in obtaining the proper licenses and delivering information and guidance on various departmental applications (e.g., charters, branch offices, mergers and acquisitions, change-of-control, etc.).

## Description of Information Gathering Techniques/Methods

### ***Rate the Department***

Annually, regulated entities are sent an invitation by email to participate in an internet-based survey called the “Rate the Department Survey.” This methodology allows all regulated entities the opportunity to provide feedback rather than only a sample population. This year, regulated entities were asked to complete the survey between January 14, 2026, and February 12, 2026, for regulatory activity that occurred during 2025.

Responses are anonymous unless the respondent provides contact information. Completed surveys are tabulated automatically by the Department’s contract survey service provider and results are posted on the agency’s [website](#).

#### ***Banks and Trust Companies – Surveyed since 1995***

Survey requests were sent to 253 regulated entities. The Department received 72 responses or 28% of the survey population.

#### ***Money Services Businesses Licensees – Surveyed since 1997***

Survey requests were sent to 197 regulated MSBs. The Department received 27 responses, accounting for 14% of the total number of licensees.

#### ***Prepaid Funeral Contract Licensees and Perpetual Care Cemeteries – Surveyed since 1997***

Survey requests were sent to 568 PFCs and PCCs entities. The Department received 26 responses, accounting for approximately 5% of the total number of licensees.

### ***Commissioner’s Bank Examination Survey – Banks and Trust Companies***

To improve the examination process and examination report processing, the Banking Commissioner solicits input regarding the supervision provided through a separate post-examination survey. Approximately 30 - 45 days after the report of examination is mailed to each bank or trust company, a separate questionnaire concerning the examination process is mailed. The survey covers three areas: the examination process, examination report, and the examination scope and correspondence. The goal of the survey is to help identify areas for improvement, as well as identify segments of the examination process that are working well. Survey results are posted on the Department’s [website](#).

### ***Customer Service Survey***

To address the statutorily identified customer service quality elements, an eight-question, internet-based survey was utilized in February 2026 as prescribed by the Legislative Budget Board and the Office of the Governor. Invitations were sent to 378 consumers who have interacted with the Department since September 2023. Of those invited to participate, 10% responded with 37 surveys returned.

### ***Survey of Consumer Assistance***

To determine the quality and effectiveness of the Department’s consumer assistance services, complainants of state-chartered banks, trust companies, foreign bank organizations, MSBs, PFC sellers, and PCCs are given an opportunity to provide feedback. A survey form is mailed or emailed to the complainant when the written complaint is closed. The methodology allows 100% of complainants the opportunity to respond with no fixed deadline. The most recent survey period was September 2023 to August 2025.

### ***Banks, Trust Companies and Foreign Bank Organizations***

For fiscal year 2025, 31 surveys were mailed and one was returned, for a 3% response rate.

### ***Money Services Businesses***

For fiscal year 2025, 141 surveys were mailed to consumers and two responses were received, for a 1% response rate.

### ***Prepaid Funeral Contract and Perpetual Care Cemeteries***

For fiscal year 2025, 69 surveys were mailed to consumers and four responses were received, for a 6% response rate.

## **Other Opportunities for Input from Stakeholders**

### ***Banker Economic and Business Survey***

The Department regularly requests detailed information regarding the local economy and business climate from state-chartered banks. These insights serve as a gauge of industry sentiment. The agency uses these observations as an early warning mechanism to assess shifts in the economy and adjust our supervisory requirements accordingly. For the purposes of this survey, banks are divided into seven regions based on similar business and regional activities. Bankers submit this information via an internet-based survey on a quarterly basis. Survey results are posted on the Department's [website](#).

### ***Appeals Process***

In the event of a material disagreement regarding an examination finding or rating, Department policy offers regulated entities the opportunity to request a Reconsideration of Examination Finding (REF) through the Department's Ombudsman. This function provides an effective forum for addressing industry concerns and identifying potential problems in the implementation of Department policies. Between June 2024 and March 2026, the Department has received one REF request related to the Uniform Financial Institutions Ratings assigned at an examination.

### ***Whistleblower***

Directors, officers, or employees of a regulated entity may report suspicious activity, fraud, or abuse related to a state-chartered bank, trust company or department, foreign bank organization, MSB, PCC, or PFC seller. Insiders can use the Ask a Question inquiry form on the Department's [website](#) or mail their report.

## **Consumer Assistance Rules and Agency Measures**

In 2019, the Finance Commission of Texas adopted rules (7 TAC, Part 2, Chapter 11, §§11.10, 11.11 and 11.12) to address the procedures for processing complaints and inquiries. The adopted rules align with the Sunset Advisory Commission's Licensing and Regulation Model guidelines.

The Department has two jurisdictional reports related to consumer assistance efficiency that are comparable across the three finance agencies and reported on a quarterly basis to the Finance Commission of Texas.

- 1) Percentage of written complaints closed within 90 days.
- 2) Number of written complaints closed.

The Department has historically met its metric for written complaints closed within 90 days, reporting 100% completion for fiscal years 2024, 2025, and as of the first quarter of 2026. The number of written complaints closed has varied and is based on the intake of complaints received from the public. The Department estimates that it will once again meet its output measure reflecting the number of formal written complaints received and closed in a period. The intake of complaints is derived from the needs of the public and therefore cannot be theoretically projected.



## Analysis and Results of Customer Service Survey

### Constituents Offered Consumer Assistance

The customer service survey includes standardized questions and a scale to measure satisfaction with the agency's facilities, interactions with staff, communications, website, complaint handling processes, timeliness, printed information, and overall satisfaction with the agency.

Of the 378 invitations sent to bank and trust and non-depository consumers who interacted with the consumer assistance staff since September 2023, only 37 respondents participated. The electronic survey did not incur any additional costs to the agency.

The overall results were favorable as 59% of respondents were satisfied with the complaint process and handling. Overall, 54% were satisfied with the agency, 27% were very dissatisfied, and 5% were neutral or shared no opinion. Survey results for fiscal years 2024 and 2025 show no significant change compared to the previous survey period. Generally, survey responses reflect a higher rate of dissatisfaction when the outcome is not in favor of the complainant.

*Customer Service Survey – Fiscal Years 2024 -2025  
 Constituents Offered Consumer Assistance*

*Reflects summary responses from 37 surveys received or 10% of the 378 recipients of electronic survey*

**1. How satisfied are you with the agency’s facilities, including your ability to access the agency, the office location, signs, and cleanliness?**

Very Unsatisfied	6	16%
Unsatisfied	2	5%
Neutral	2	5%
Satisfied	7	19%
Very Satisfied	6	16%
N/A – Not Applicable	14	39%
<b>Total</b>	<b>37</b>	<b>100%</b>

**2. How satisfied are you with the agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of name plates or tags for accountability?**

Very Unsatisfied	6	17%
Unsatisfied	1	3%
Neutral	4	11%
Satisfied	8	22%
Very Satisfied	11	31%
N/A – Not Applicable	6	16%
<b>Total</b>	<b>36</b>	<b>100%</b>

**3. How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?**

Very Unsatisfied	6	16%
Unsatisfied	2	5%
Neutral	3	8%
Satisfied	10	27%
Very Satisfied	13	35%
N/A – Not Applicable	3	9%
<b>Total</b>	<b>37</b>	<b>100%</b>

**4. How satisfied are you with the agency’s Internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?**

Very Unsatisfied	5	14%
Unsatisfied	1	3%
Neutral	5	14%
Satisfied	13	35%
Very Satisfied	10	26%
N/A – Not Applicable	3	8%
<b>Total</b>	<b>37</b>	<b>100%</b>

**5. How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?**

Very Unsatisfied	10	27%
Unsatisfied	3	8%
Neutral	1	3%
Satisfied	9	24%
Very Satisfied	13	35%
N/A – Not Applicable	1	3%
<b>Total</b>	<b>37</b>	<b>100%</b>

**6. How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?**

Very Unsatisfied	7	19%
Unsatisfied	2	5%
Neutral	3	8%
Satisfied	9	24%
Very Satisfied	12	32%
N/A – Not Applicable	4	12%
<b>Total</b>	<b>37</b>	<b>100%</b>

**7. How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?**

Very Unsatisfied	4	11%
Unsatisfied	2	5%
Neutral	5	14%
Satisfied	5	14%
Very Satisfied	5	14%
N/A – Not Applicable	16	42%
<b>Total</b>	<b>37</b>	<b>100%</b>

**8. Please rate your overall satisfaction with the agency.**

Very Unsatisfied	10	27%
Unsatisfied	4	11%
Neutral	2	5%
Satisfied	8	22%
Very Satisfied	12	32%
N/A – Not Applicable	1	3%
<b>Total</b>	<b>37</b>	<b>100%</b>

## Analysis and Results of Bank and Trust Company Surveys

### *Rate the Department Analysis*

The Department received 72 responses from 253 banks and trust companies. A majority of the respondents strongly agree or agree that the Department is conducting its affairs in a satisfactory manner.

The agency's commitment to providing exceptional service to regulated entities is reflected in the results, as accessibility and responsiveness were all highly rated. Ninety-five percent of respondents agreed that significant changes to Department rules, policies, and procedures were communicated and explained in a timely manner.

### *Commissioner's Bank Examination Survey Analysis*

For fiscal year 2025, 204 surveys were mailed, and 151 responses were received for a 72.9% response rate. In fiscal year 2024, 169 surveys were mailed, and 110 responses were received for a 65.1% response rate.

The survey responses for each fiscal year complimented the examination staff's professionalism, communication throughout the examination, and exit meetings with management and the board of directors. Positive responses exceeded 90% in all categories.

## Banks and Trust Companies "Rate the Department" Survey – 2025

Instructions: Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2026. Survey results will be tabulated and released via the Department's Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

58 Respondents provided their name (optional)

### 2. The regional office that directly supervises your institution?

Dallas	19	26%
Houston	23	32%
Lubbock	15	21%
San Antonio	15	21%
<b>Total</b>	<b>72</b>	<b>100%</b>

## BANK AND TRUST COMMUNICATION & CORRESPONDENCE

### 3. Did you receive a call or visit from the regional director of your region within the last 12 months in reference to the Department's offsite call monitoring program? If no, skip to question #6.

Yes	46	64%
No	26	36%
<b>Total</b>	<b>72</b>	<b>100%</b>

### 4. I appreciate the opportunity to discuss matters of interest in a non-exam setting.

Strongly Agree	33	63%
Agree	17	33%
Disagree	0	0%
Strongly Disagree	1	2%
No Opinion	1	2%
<b>Total</b>	<b>52</b>	<b>100%</b>

### 5. How could the program be improved?

20 Responses

### 6. Material changes to the Department's rules, policies, and procedures are communicated to us in a timely fashion.

Strongly Agree	30	42%
Agree	38	53%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	3	4%
<b>Total</b>	<b>72</b>	<b>100%</b>

**7. Regional office staff is generally accessible.**

Strongly Agree	50	70%
Agree	21	29%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	1%
<b>Total</b>	<b>72</b>	<b>100%</b>

**8. Headquarters staff is generally accessible.**

Strongly Agree	37	51%
Agree	27	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	11%
<b>Total</b>	<b>72</b>	<b>100%</b>

**9. Regional office staff provide timely and accurate feedback/answers.**

Strongly Agree	42	58%
Agree	25	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	7%
<b>Total</b>	<b>72</b>	<b>100%</b>

**10. Headquarters office staff provide timely and accurate feedback/answers.**

Strongly Agree	36	50%
Agree	29	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	10%
<b>Total</b>	<b>72</b>	<b>100%</b>

**11. Correspondence within the Department regarding routine business matters is handled in a prompt and effective manner.**

Strongly Agree	39	54%
Agree	33	46%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>72</b>	<b>100%</b>

**12. Was your last examination completed using the Department’s hybrid examination process with work completed both onsite and offsite? If yes, the examination by the Department was completed effectively.**

Strongly Agree	35	49%
Agree	34	47%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>N/A</b>	3	4%
<b>Total</b>	72	100%

**13. If you answered disagree or strongly disagree with any of the questions #6 through #12, please provide specific details?**

5 Responses

**14. How cumbersome is the Department’s secure email system (ZIX) when used to communicate sensitive and confidential information?**

Not Cumbersome	35	49%
Somewhat Cumbersome	27	37%
Very Cumbersome	2	3%
No Opinion	8	11%
<b>Total</b>	72	100%

**15. Do you use the Department’s secure document exchange portal (FLEX) to upload and download information with the agency?**

Yes	44	61%
No	28	39%
<b>Total</b>	72	100%

**16. What is your opinion regarding the usefulness of the new FLEX portal?**

Very Beneficial	23	32%
Somewhat Beneficial	14	19%
Not Beneficial	0	0%
No Opinion	35	49%
<b>Total</b>	72	100%

**17. The Department’s Authorized Contact and Email System portal (ACES) is effective in allowing our bank to provide current contact information on file with the Department.**

Yes	69	96%
No	3	4%
<b>Total</b>	72	100%

**18. What issues should be addressed by the Department to improve or strengthen the banking/trust systems in Texas?**

24 Responses

**19. What issues should be addressed by the Department to reduce or minimize regulatory burden?**

26 Responses

**20. Other suggestions or comments regarding communication and correspondence.**

27 Responses

**CORPORATE ACTIVITIES DIVISION**

**21. Have you used the services of our Corporate Division within the last 12 months? If no, skip to the next section.**

Yes	18	26%
No	52	74%
<b>Total</b>	<b>70</b>	<b>100%</b>

**22. The Corporate Division is generally accessible.**

Strongly Agree	11	42%
Agree	10	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>26</b>	<b>100%</b>

**23. Responses are generally timely.**

Strongly Agree	10	39%
Agree	11	42%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>31</b>	<b>100%</b>

**24. The content and substance of responses are appropriate.**

Strongly Agree	9	35%
Agree	12	46%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>26</b>	<b>100%</b>

**25. The Corporate staff handles my affairs professionally.**

Strongly Agree	11	42%
Agree	10	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>26</b>	<b>100%</b>

**26. The process of handling requests is efficient.**

Strongly Agree	8	31%
Agree	13	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>26</b>	<b>100%</b>

**27. Requests for information are reasonable.**

Strongly Agree	8	31%
Agree	13	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	19%
<b>Total</b>	<b>26</b>	<b>100%</b>

**28. The Department's website for corporate application forms and related information is informative and easy to use.**

Strongly Agree	7	28%
Agree	12	48%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	24%
<b>Total</b>	<b>25</b>	<b>100%</b>

**29. The Corporate Division's electronic filing system (CAFE) is useful and easy to use.**

Strongly Agree	5	19%
Agree	11	42%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	10	39%
<b>Total</b>	<b>26</b>	<b>100%</b>

**30. Other suggestions or comments regarding the corporate division.**

5 Responses

**LEGAL DIVISION**

**31. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section**

Yes	5	7%
No	65	93%
<b>Total</b>	<b>70</b>	<b>100%</b>

**32. The Legal Division is accessible.**

Strongly Agree	2	15%
Agree	3	23%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	62%
<b>Total</b>	<b>13</b>	<b>100%</b>

**33. Responses are generally timely.**

Strongly Agree	2	15%
Agree	3	23%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	62%
<b>Total</b>	<b>13</b>	<b>100%</b>

**34. The content and substance of responses are appropriate.**

Strongly Agree	2	15%
Agree	3	23%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	62%
<b>Total</b>	<b>10</b>	<b>100%</b>

**35. The Legal staff handles my affairs professionally.**

Strongly Agree	3	23%
Agree	2	15%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	62%
<b>Total</b>	<b>13</b>	<b>100%</b>

**36. The process of handling requests is efficient.**

Strongly Agree	2	15%
Agree	3	23%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	62%
<b>Total</b>	<b>13</b>	<b>100%</b>

**37. Requests for information are reasonable.**

Strongly Agree	1	8%
Agree	3	26%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	66%
<b>Total</b>	<b>12</b>	<b>100%</b>

**38. The Department's website for legal statutes, rules, and legal opinions is informative and easy to use.**

Strongly Agree	1	8%
Agree	5	38%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	54%
<b>Total</b>	<b>13</b>	<b>100%</b>

**39. The Law & Guidance Manual on the Department's website is useful and easy to navigate.**

Strongly Agree	1	8%
Agree	6	46%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	6	46%
<b>Total</b>	<b>13</b>	<b>100%</b>

**40. Other suggestions or comments regarding the legal division.**

1 Responses

**OVERALL DEPARTMENT EFFECTIVENESS**

**41. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	45	66%
Agree	22	32%
Disagree	1	2%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>68</b>	<b>100%</b>

**42. Overall, my institution’s communication with the Department is generally satisfactory.**

Strongly Agree	44	65%
Agree	24	35%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>68</b>	<b>100%</b>

**43. The publication below provided by the Department is informative and meets our needs.**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Texas Bank Report	28 41%	33 49%	0 0%	0 0%	7 10%
Annual Report	0 0%	0 0%	0 0%	0 0%	0 0%

**44. List any suggestions for improving agency publications.**

8 Responses

**45. I find the Department’s website easy to navigate.**

Strongly Agree	13	19%
Agree	42	62%
Disagree	1	1%
Strongly Disagree	0	0%
No Opinion	12	18%
<b>Total</b>	<b>68</b>	<b>100%</b>

**46. I or my staff have visited the Department's website approximately XX times during the last 12 months.**

None	7	10%
1 to 10	46	68%
11 to 20	12	18%
21 to 50	3	4%
51+	0	0%
<b>Total</b>	<b>68</b>	<b>100%</b>

**47. What information is the most useful on the Department's website?**

18 Responses

**48. What information is the least useful on the Department's website?**

9 Responses

**49. What other type(s) of information would you like to see on the Department's website?**

9 Responses

**50. Are there any areas (e.g., examination procedures, evaluation techniques, or statutory issues) that the Department needs to become better versed or knowledgeable about to better serve the banking/trust system in Texas?**

18 Responses

**51. Have you corresponded with the Department about a consumer complaint issue within the last 12 months? (If no, skip to the next section)**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	1 6%	5 31%	1 6%	0 0%	9 56%
The issue was handled in a professional manner.	3 19%	4 25%	0 0%	0 0%	9 56%
The Department's findings were based on a logical interpretation of applicable law.	3 19%	4 25%	0 0%	0 0%	9 56%
The Department's suggestion for resolving the matter was reasonable.	2 13%	3 19%	0 0%	0 0%	11 68%

**52. Other suggestions or comments regarding overall Department effectiveness.**

10 Responses

**52. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.**

13 Responses

**53. Contact information, if you desire a call back.**

3 Responses

**Commissioner's Bank Examination Survey**  
**Comparison 2024 to 2025**  
**169 mailed in 2024, 204 mailed in 2025**

151 Responses or 72.9% Response Rate - 2025  
 110 Responses or 65.1% Response Rate - 2024

CONSOLIDATED ALL REGIONS, TRUST & IT

**I. EXAMINATION PROCESS**

1. The examiners clearly communicated the examination scope and goals to management prior to the start of the examination.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
151	2025	71%	28%	1%			
110	2024	64%	33%	2%			1%

2. The examiners requests for information prior to and during the examination were timely and reasonable.

151	2025	63%	34%	3%			
110	2024	60%	38%	2%			

3. DEX is an efficient method to provide requested information to examiners securely (if applicable).

151	2025	38%	48%	7%	3%		4%
110	2024	35%	44%	11%	4%		6%

4. The examination team acted in a professional and courteous manner during the examination.

151	2025	81%	17%	1%	1%		
110	2024	78%	19%	3%			

5. The examiners communicated with management throughout the examination.

151	2025	71%	27%	2%			
110	2024	75%	22%	3%			

6. The examiners are informed of current industry issues and were knowledgeable of your institution.

151	2025	57%	40%				3%
110	2024	59%	35%	3%	1%		2%

7. In what areas, if any, do you feel the examiners need additional training or education? Attach additional paper if necessary:

151	2025						
110	2024						

8. The examiners remain focused on the key issues confronting your institution.

151	2025	55%	44%	1%			
110	2024	52%	44%	4%			

9. The examiners clearly and effectively communicated their findings and concerns at the exit and board meetings.

151	2025	70%	28%	1%			1%
110	2024	70%	27%	2%	1%		

10. Conclusions regarding the institution's condition were well supported.

151	2025	60%	36%	3%			1%
110	2024	57%	38%	5%			

11. Recommendations for corrective actions were reasonable.

151	2025	55%	37%	3%			5%
110	2024	50%	40%	4%			6%

12. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with exam policy?

151	2025	94%				5%	1%
110	2024	93%				7%	
		NO				YES	

**COMMISSIONER'S EXAMINATION SURVEY RESULTS  
COMPARISON 2024 to 2025**

151 Responses or 72.9% Response Rate - 2025  
110 Responses or 65.1% Response Rate - 2024

*CONSOLIDATED ALL REGIONS, TRUST & IT*

**II. EXAMINATION REPORTS**

1. The examination report was received in a timely fashion.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
151	2025	67%	30%	2%			1%
110	2024	64%	29%	5%	1%		1%

2. The report of examination clearly communicates the examination findings and provides useful information.

151	2025	69%	30%				1%
110	2024	60%	39%	1%			

3. The tone and content of the report of examination is consistent with the board and/or exit meetings.

151	2025	70%	28%	1%			1%
110	2024	65%	34%	1%			

**III. EXAMINATION SCOPE AND CORRESPONDENCE**

1. The examination was conducted without placing an undue burden on the institution.

# of Responses	Year	Strongly Agree	Agree	Disagree	Strongly Disagree	Yes	No Opinion
151	2025	48%	48%	3%			1%
110	2024	50%	44%	5%	1%		

2. The examination was completed in a reasonable timeframe.

151	2025	60%	38%	1%			1%
110	2024	57%	37%	5%	1%		

3. The use of pre-examination time through gathering documents and working off-site worked well and saved the institution time.

151	2025	60%	35%	4%			1%
110	2024	62%	33%	3%	2%		

4. The Regional Office and Headquarters staff were readily accessible and helpful to discuss exam findings.

151	2025	61%	34%				5%
110	2024	56%	36%	3%			5%

## **Survey of Consumer Complainants of Banks, Trust Companies, and Foreign Bank Organizations Analysis**

The Department makes every effort to reach an amicable resolution within the laws of the state. Of the 31 surveys mailed to complainants who filed a grievance against a regulated financial institution, one survey was returned for a 3% response rate.

The complainant found it relatively easy to file and submit a complaint with our office.

Overall, the respondent was satisfied with the assistance received from the Department and indicated that the consumer assistance staff handled their problem in a professional manner. In addition, the consumer assistance staff were deemed knowledgeable about the laws affecting the respondent's complaint.

*Consumer Feedback Survey Fiscal Year 2025  
Bank and Trust Supervision*

*Reflects summary responses from one survey received or 3% of the 31 surveys mailed.*

**General Feedback**

	# of Reponses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
1. It was relatively easy to file a complaint with the Department.	1	0%	100%	0%	0%	0%	0%
2. I had adequate access to the Consumer Assistance staff.	1	0%	100%	0%	0%	0%	0%
3. The Consumer Assistance staff handled my problem in a professional manner.	1	100%	0%	0%	0%	0%	0%
4. Overall, I was satisfied with the Department's assistance.	1	100%	0%	0%	0%	0%	0%

	# of Reponses	Web Site	Notice from Bank	Friend/ Neighbor	Referred by Another Agency	Other
5. How did you find out about us?	1	0%	0%	0%	0%	100%

	# of Reponses	Mail	E-mail	In Person	Other
6. How did you file your complaint?	1	100%	0%	0%	0%

*Please complete this section if you contacted the Department by telephone: (if not applicable skip to #13)*

	# of Reponses	Yes	No
7. Did you use the agency's toll-free number?	0		
8. If not, were you informed about the agency's toll free number?	0		
9. Were you asked to submit a complaint form to begin an investigation?	0		

	# of Reponses	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	NA
10. The Department's automated menu was relatively easy to use.	1	0%	0%	0%	0%	0%	100%
11. The Consumer Assistance staff adequately identified themselves.	1	100%	0%	0%	0%	0%	0%
12. The Consumer Assistance staff was courteous and friendly.	1	100%	0%	0%	0%	0%	0%

*Please complete the following if your complaint was NOT resolved in your favor: (if not applicable skip to #21)*

	<b># of Reponses</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>NA</b>
13. I feel the Consumer Assistance staff understood the basis of my complaint.	1	0%	100%	0%	0%	0%	0%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	1	0%	100%	0%	0%	0%	0%
15. A copy of applicable laws was included in the Department's response.	0						
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	1	0%	100%	0%	0%	0%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	0						
18. The explanation given was fair and objective.	0						
19. Options were offered to help me resolve my problem.	0						
20. I received a response within the timeframes disclosed to me.	0						

*Please complete the following if your complaint was resolved in your favor: (if not applicable skip to # 27)*

	<b># of Reponses</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>NA</b>
21. I feel the Consumer Assistance staff understood the basis of my complaint.	1	0%	100%	0%	0%	0%	0%
22. The response provided addressed the important aspects of my complaint and provided	1	0%	100%	0%	0%	0%	0%
23. A copy of applicable laws was included in the Department's response.	0						
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	1	0%	100%	0%	0%	0%	0%
25. The resolution was fair considering applicable laws.	0						
26. I received a response within the timeframes disclosed to me.	0						

*If you accessed the Department via the Internet:*

	<b># of Reponses</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>	<b>NA</b>
27. I found the website easy to use.	0						
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.	0						

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### *Rate the Department Analysis*

Invitations to provide comments and complete the online survey were sent to 197 MSBs. The Department received 27 responses, accounting for 14% of the total number of licensees.

Overall, 92% of respondents expressed that Department personnel responded satisfactorily to their needs. Approximately 88% of the MSBs examiner requests for information prior to and during the examinations were considered timely and reasonable.

Ninety-two percent of respondents agreed that material changes to Department rules, policies, and procedures were communicated and explained in a timely manner.

## Non-Depository Supervision – MSB “Rate the Department” Survey – 2025

Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2026. Survey results will be tabulated and released via the Department’s Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

14 Respondents provided their name (optional)

## COMMUNICATION & CORRESPONDENCE

### 2. Material changes to the Department’s rules, policies and procedures are communicated and explained to us in a timely fashion.

Strongly Agree	16	59%
Agree	9	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	8%
<b>Total</b>	<b>27</b>	<b>100%</b>

### 3. Headquarters office staff is accessible and provides timely and accurate feedback/answers.

Strongly Agree	16	59%
Agree	8	30%
Disagree	1	4%
Strongly Disagree	0	0%
No Opinion	2	7%
<b>Total</b>	<b>27</b>	<b>100%</b>

### 4. Correspondence regarding routine business matters is handled in a prompt and effective manner.

Strongly Agree	19	70%
Agree	8	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>27</b>	<b>100%</b>

### 5. What issues should be addressed by the Department to improve the money services business industry in Texas?

8 Responses

### 6. What issues should be addressed by the Department to reduce or minimize regulatory burden?

11 Responses

### 7. Other suggestions or comments regarding communication and correspondence.

9 Responses

## EXAMINATION COMMUNICATION

### 8. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.

Strongly Agree	16	64%
Agree	6	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 9. Access to the Department's Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.

Strongly Agree	8	32%
Agree	8	32%
Disagree	3	12%
Strongly Disagree	0	0%
No Opinion	6	24%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 10. Examiners' requests for information prior to and during the examinations are timely and reasonable.

Strongly Agree	14	56%
Agree	8	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	8	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 11. Department examiners acted in a professional and courteous manner during the examination.

Strongly Agree	19	76%
Agree	3	12%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

**12. Examiners adequately communicated with management throughout the examination and at the exit meeting.**

Strongly Agree	15	60%
Agree	7	28%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

**13. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.**

Strongly Agree	16	64%
Agree	6	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

**14. Examiners remained focused on the key issues confronting your company.**

Strongly Agree	14	56%
Agree	7	28%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	16%
<b>Total</b>	<b>25</b>	<b>100%</b>

**15. Conclusions regarding the company's condition and recommendations for corrective actions were well supported.**

Strongly Agree	11	44%
Agree	11	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

**16. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

12 Responses

**17. The timeframe for the examination was reasonable, and examiners worked to minimize the disruptions to your daily duties.**

Strongly Agree	11	44%
Agree	11	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>25</b>	<b>100%</b>

**18. Other suggestions or comments regarding examination communication.**

7 Responses

**19. The Texas independent report of examination was received in a timely fashion.**

Strongly Agree	14	56%
Agree	7	28%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	16%
<b>Total</b>	<b>25</b>	<b>100%</b>

**20. The Texas independent report of examination clearly communicated the examination findings from the exit meeting, and corrective actions management needs to take.**

Strongly Agree	13	52%
Agree	8	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	16%
<b>Total</b>	<b>25</b>	<b>100%</b>

**21. Has your company been examined by a multi-state joint examination in the last 12 months?**

Yes	11	44%
No	14	56%
<b>Total</b>	<b>25</b>	<b>100%</b>

**22. Was Texas a participant of this joint examination?**

Yes	6	46%
No	7	54%
<b>Total</b>	<b>13</b>	<b>100%</b>

**23. Was Texas the lead state of the joint examination?**

Yes	3	25%
No	9	75%
<b>Total</b>	<b>12</b>	<b>100%</b>

**24. Multi-state requests for information prior to and during the multi-state examination were timely and reasonable.**

Strongly Agree	7	37%
Agree	7	37%
Disagree	1	5%
Strongly Disagree	0	0%
No Opinion	4	21%
<b>Total</b>	<b>19</b>	<b>100%</b>

**25. The lead state adequately managed communication between examining states and the company.**

Strongly Agree	7	37%
Agree	8	42%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	21%
<b>Total</b>	<b>19</b>	<b>100%</b>

**26. The multi-state examination timeframe was reasonable, and examiners worked to minimize the disruptions to your daily duties.**

Strongly Agree	6	33%
Agree	8	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	23%
<b>Total</b>	<b>18</b>	<b>100%</b>

**27. The number of participating states in the most recent multi-state examination of your company.**

15 Responses

**28. The maximum number of states that should participate in a multi-state examination.**

12 Responses

**29. Do you prefer one multi-state examination versus multiple independent examinations?**

Joint	13	72%
Independent	5	28%
<b>Total</b>	<b>18</b>	<b>100%</b>

**30. Please list the state(s) that was/were the lead in in the last 12 months.**

11 Responses

**31. Please list the benefits of a multi-state examination, if any.**

9 Responses

**32. Please list the areas in need of improvement regarding multi-state examinations, if any.**

8 Responses

**33. Other suggestions or comments regarding multi-state examinations.**

5 Responses

## CORPORATE ACTIVITIES DIVISION

**34. Have you worked with our Corporate Division for services including license applications and/or change of control within the last 12 months? If no, skip to the next section.**

Yes	7	28%
No	18	72%
<b>Total</b>	<b>25</b>	<b>100%</b>

**35. The Corporate Division is accessible and professional.**

Strongly Agree	5	50%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	20%
<b>Total</b>	<b>10</b>	<b>100%</b>

**36. Responses are generally timely.**

Strongly Agree	4	44%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	23%
<b>Total</b>	<b>9</b>	<b>100%</b>

**37. The content and substance of responses are appropriate.**

Strongly Agree	4	40%
Agree	4	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	20%
<b>Total</b>	<b>10</b>	<b>100%</b>

**38. Requests for information are reasonable.**

Strongly Agree	5	50%
Agree	4	40%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	10%
<b>Total</b>	<b>10</b>	<b>100%</b>

**39. Other suggestions or comments regarding the corporate division.**

1 Responses

**LEGAL DIVISION****40. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section.**

Yes	0	0%
No	25	100%
<b>Total</b>	<b>25</b>	<b>100%</b>

**41. The Legal Division is accessible and professional.**

Strongly Agree	1	50%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	50%
<b>Total</b>	<b>2</b>	<b>100%</b>

**42. Responses are generally timely.**

Strongly Agree	0	0%
Agree	1	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	50%
<b>Total</b>	<b>2</b>	<b>100%</b>

**43. The content and substance of responses are appropriate and timely.**

Strongly Agree	1	50%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	50%
<b>Total</b>	<b>2</b>	<b>100%</b>

**44. Requests for information are reasonable.**

Strongly Agree	1	50%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	50%
<b>Total</b>	<b>2</b>	<b>100%</b>

**45. The Law & Guidance Manual on the Department's website is useful and easy to navigate.**

Strongly Agree	1	50%
Agree	0	0%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	50%
<b>Total</b>	<b>2</b>	<b>100%</b>

**46. Other suggestions or comments regarding the legal division.**

0 Responses

## OVERALL DEPARTMENT EFFECTIVENESS

### 47. Overall, Department personnel are responding satisfactorily to my needs.

Strongly Agree	16	64%
Agree	7	28%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	8%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 48. I find the Department's website easy to navigate.

Strongly Agree	12	48%
Agree	11	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	8%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 49. I or my staff have visited the Department's website approximately XX times during the last 12 months.

None	0	0%
1 to 10	20	80%
11 to 20	5	20%
21 to 50	0	0%
51+	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

### 50. What information is the most useful on the Department's website?

8 Responses

### 51. What other type of information would you like to see on the Department's website?

5 Responses

**52. Have you corresponded with the Department on a consumer complaint issue within the last 12 months? (If no, skip to the next section)**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	2 25%	2 25%	0 0%	0 0%	4 50%
The issue was handled in a professional manner.	2 25%	2 25%	0 0%	0 0%	4 50%
The Department's findings were based on a logical interpretation of applicable law.	2 25%	2 25%	0 0%	0 0%	4 50%
The Department's suggestion for resolving the matter was reasonable.	2 29%	2 29%	0 0%	0 0%	3 42%

**52. Other suggestions or comments regarding overall Department effectiveness.**

4 Responses

**53. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.**

6 Responses

**55. Contact information, if you desire a call back.**

3 Responses

## Survey of Consumer Complainants of MSB Licensees Analysis

There were 141 surveys mailed to complainants of MSBs with two responses.

The respondents found it relatively easy to file a complaint with our office, with approximately half of respondents indicating that they submitted their complaint by email.

All respondents expressed satisfaction with the assistance received from the Department. Respondents found the consumer assistance staff to be both courteous and friendly. The consumer assistance staff was highly rated for their professional manner handling the respondents' concerns.

**Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2025**  
**Money Services Businesses**

*Reflects summary responses from two surveys received or 1% of the 141 surveys mailed.*

**Complaints resolved in FY- 2025**

**General Feedback:**

- 1. It was relatively easy to file a complaint with the Department.
- 2. I had adequate access to the Consumer Assistance staff.
- 3. The Consumer Assistance staff handled my problem in a professional manner.
- 4. Overall, I was satisfied with the Department's assistance.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
2	2025	50%	50%	0%	0%	0%	0%
2	2025	50%	50%	0%	0%	0%	0%
2	2025	100%	0%	0%	0%	0%	0%
2	2025	100%	0%	0%	0%	0%	0%

- 5. How did you find out about us?

# of Responses	Year	Web-Site	Notice from Bank	Friend/Neighbor	Referred by Another Agency	Other
2	2025	50%	0%	0%	50%	

- 6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
2	2025	50%	50%	0%	0%

**If you contacted the Department by telephone:**

- 7. Did you use the agency's toll-free number
- 8. If not, were you informed about the agency's toll-free number?
- 9. Were you asked to submit a complaint form to begin an investigation?
- 10. The Department's automated menu was relatively easy to use.
- 11. The Consumer Assistance staff adequately identified themselves.
- 12. The Consumer Assistance staff was courteous and friendly.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
0	2025	0%	0%	0%	0%	0%	0%
0	2025	0%	0%	0%	0%	0%	0%
0	2025	0%	0%	0%	0%	0%	0%
0	2025	0%	0%	0%	0%	0%	0%
0	2025	0%	0%	0%	0%	0%	0%

**Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2025**  
**Money Services Businesses**

	# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
<b>If your complaint was NOT resolved in your favor:</b>								
13. I feel the Consumer Assistance staff understood the basis of my complaint.	0	2025	0%	0%	0%	0%	0%	0%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	0	2025	0%	0%	0%	0%	0%	0%
15. A copy of applicable laws was included in the Department's response.	0	2025	0%	0%	0%	0%	0%	0%
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	0	2025	0%	0%	0%	0%	0%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	0	2025	0%	0%	0%	0%	0%	0%
18. The explanation given was fair and objective.	0	2025	0%	0%	0%	0%	0%	0%
19. Options were offered to help me resolve my problem.	0	2025	0%	0%	0%	0%	0%	0%
20. I received a response within the timeframes disclosed to me.	0	2025	0%	0%	0%	0%	0%	0%
<b>If your complaint was resolved in your favor:</b>								
21. I feel the Consumer Assistance staff understood the basis of my complaint.	2	2025	100%	0%	0%	0%	0%	0%
22. The response provided addressed the important aspects of my complaint and provided useful information.	2	2025	100%	0%	0%	0%	0%	0%
23. A copy of applicable laws was included in the Department's response.	2	2025	50%	50%	0%	0%	0%	0%
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	2	2025	50%	50%	0%	0%	0%	0%
25. The resolution was fair considering applicable laws.	2	2025	100%	0%	0%	0%	0%	0%
26. I received a response within the timeframes disclosed to me.	2	2025	100%	0%	0%	0%	0%	0%
<b>If you accessed the Department via the Internet:</b>								
27. I found the website easy to use.	2	2025	50%	0%	0%	50%	0%	0%
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency	2	2025	50%	50%	0%	0%	0%	0%

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## Analysis and Results of PFC/PCC Surveys

### *Rate the Department Analysis*

Invitations were sent to 568 PFCs and PCCs requesting each entity complete the online survey. Twenty-six responses were received, accounting for approximately 5% of the total number of licensees. The overall results were positive.

The agency received an 88% satisfactory performance rating for PFC/PCC headquarters' office staff being accessible and providing timely and accurate feedback, with 12% expressing no opinion on accessibility. All respondents agreed that examiners acted in a professional and courteous manner during the examination.

## Non-Depository Supervision – PFC/PCC "Rate the Department" Survey – 2025

Please take a moment to complete the survey to reflect your experience in communicating or working with Department personnel over the last 12 months. Surveys should be completed by February 12, 2026. Survey results will be tabulated and released via the Department's Customer Service Report. Please call Phil at 512-475-1336 if you have any questions.

### 1. Person Completing the Survey?

19 Respondents provided their name (optional)

## COMMUNICATION & CORRESPONDENCE

### 2. Material changes to the Department's rules, policies, and procedures are communicated to us in a timely fashion.

Strongly Agree	16	62%
Agree	6	23%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	15%
<b>Total</b>	<b>26</b>	<b>100%</b>

### 3. Headquarters office staff is accessible and provides timely and accurate feedback/answers.

Strongly Agree	16	62%
Agree	7	26%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>26</b>	<b>100%</b>

### 4. Correspondence regarding routine business matters are handled in a prompt and effective manner.

Strongly Agree	15	57%
Agree	8	31%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	12%
<b>Total</b>	<b>26</b>	<b>100%</b>

### 5. What issues need to be addressed by the Department to improve the prepaid funeral contract or perpetual care cemetery industries in Texas?

16 Responses

### 6. What issues should be addressed by the Department to reduce or minimize regulatory burden?

14 Responses

**7. Other suggestions or comments regarding communication and correspondence.**

10 Responses

**EXAMINATION COMMUNICATION**

**8. The scope and goals of examinations are clearly communicated to management prior to the start of the examination.**

Strongly Agree	18	72%
Agree	6	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
<b>Total</b>	<b>25</b>	<b>100%</b>

**9. If utilized in the last 12 months, access to the Department's Data Exchange (DEX) allowed us to upload, report, and exchange data quickly.**

Strongly Agree	5	20%
Agree	5	20%
Disagree	0	0%
Strongly Disagree	0	0%
NA	15	60%
<b>Total</b>	<b>25</b>	<b>100%</b>

**10. Examiners' requests for information prior to and during the examinations are timely and reasonable.**

Strongly Agree	16	64%
Agree	9	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

**11. Department examiners acted in a professional and courteous manner during the examination.**

Strongly Agree	20	80%
Agree	5	20%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

**12. Examiners adequately communicated with management throughout the examination and the exit meeting.**

Strongly Agree	19	76%
Agree	6	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

**13. Examiners appear to be informed of current industry issues and are adequately trained and qualified to examine the licensee.**

Strongly Agree	16	64%
Agree	8	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
<b>Total</b>	<b>25</b>	<b>100%</b>

**14. Examiners remain focused on the key issues confronting your company.**

Strongly Agree	16	64%
Agree	9	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

**15. Conclusions regarding the company's condition and recommendations for corrective actions were well supported.**

Strongly Agree	17	68%
Agree	7	28%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
<b>Total</b>	<b>25</b>	<b>100%</b>

**16. Did any events or comments take place during the examination that you felt were surprising, unfair, unreasonable or not in conformance with examination policy?**

12 Responses

**17. The report of examination was received in a timely fashion.**

Strongly Agree	16	64%
Agree	8	32%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
<b>Total</b>	<b>25</b>	<b>100%</b>

**18. The report of examination clearly communicated the examination findings from the exit meeting, and corrective actions management needs to take.**

Strongly Agree	16	64%
Agree	9	36%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	0	0%
<b>Total</b>	<b>25</b>	<b>100%</b>

**19. The timeframe for the examination was reasonable and examiners worked to minimize the disruptions to your daily duties.**

Strongly Agree	18	72%
Agree	6	24%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	1	4%
<b>Total</b>	<b>25</b>	<b>100%</b>

**20. Other suggestions or comments regarding examination communication.**

9 Responses

**LEGAL DIVISION****21. Have you used the services of our Legal Division within the last 12 months? If no, skip to the next section.**

Yes	1	4%
No	23	96%
<b>Total</b>	<b>24</b>	<b>100%</b>

**22. The Legal Division is accessible and professional.**

Strongly Agree	0	0%
Agree	3	30%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	7	70%
<b>Total</b>	<b>10</b>	<b>100%</b>

**23. Responses are generally timely.**

Strongly Agree	1	13%
Agree	2	25%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	62%
<b>Total</b>	<b>8</b>	<b>100%</b>

**24. The content and substance of responses are appropriate.**

Strongly Agree	0	0%
Agree	4	50%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	50%
<b>Total</b>	<b>8</b>	<b>100%</b>

**25. Requests for information are reasonable.**

Strongly Agree	0	0%
Agree	4	44%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	5	56%
<b>Total</b>	<b>9</b>	<b>100%</b>

**26. The Law & Guidance Manual on the Department 's web site is useful and easy to navigate.**

Strongly Agree	2	22%
Agree	3	33%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	4	45%
<b>Total</b>	<b>9</b>	<b>100%</b>

**27. Other suggestions or comments regarding the legal division.**

1 Responses

**OVERALL DEPARTMENT EFFECTIVENESS**

**28. Overall, Department personnel are responding satisfactorily to my needs.**

Strongly Agree	15	65%
Agree	6	26%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	2	9%
<b>Total</b>	<b>23</b>	<b>100%</b>

**29. I find the Department's website easy to navigate.**

Strongly Agree	11	48%
Agree	9	39%
Disagree	0	0%
Strongly Disagree	0	0%
No Opinion	3	13%
<b>Total</b>	<b>23</b>	<b>100%</b>

**30. I or my staff have visited the Department's website approximately XX times during the last 12 months.**

None	3	13%
1 to 10	15	65%
11 to 20	4	17%
21 to 50	1	5%
51+	0	0%
<b>Total</b>	<b>23</b>	<b>100%</b>

**30. What information is the most useful on the Department's website?**

12 Responses

**31. What other type of information would you like to see on the Department's website?**

7 Responses

**33. Have you corresponded with the Department on a consumer complaint issue within the last 12 months? (If no, skip to the next section).**

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Strongly Agree	Agree	Disagree	Strongly Disagree	No Opinion
Requests for information were reasonable.	1 33%	0 0%	0 0%	0 0%	2 67%
The issue was handled in a professional manner.	1 33%	0 0%	0 0%	0 0%	2 67%
The Department's findings were based on a logical interpretation of applicable law.	1 33%	0 0%	0 0%	0 0%	2 67%
The Department's suggestion for resolving the matter was reasonable.	1 33%	0 0%	0 0%	0 0%	2 67%

**33. Other suggestions or comments regarding overall Department effectiveness.**

2 Responses

**34. If there is any feedback that you would like to provide or other areas on which you would like to comment, please take this opportunity to let us know. Also, if you would like the Commissioner to call you on a specific question or comment, please indicate below. Note that you must provide your name if you want a call back.**

6 Responses

**35. Contact information, if you desire a call back.**

1 Responses

## Survey of Consumer Complainants of PFCs and PCCs Analysis

Sixty-nine PFC and PCC complainants were mailed surveys and four responded during the survey period.

Overall, the respondents were satisfied with the Department's assistance. All respondents rated consumer assistance staff favorably for the professional manner their problem or inquiry was handled. Consumer assistance staff were also deemed courteous and friendly by respondents.

All respondents found it relatively easy to file a complaint with our office, with half of the respondents indicating that they were referred to the Department by another agency.

**Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2025**  
**Prepaid Funeral Benefits and Perpetual Care Cemeteries**

*Reflects summary responses from four surveys received or 6% of the 69 surveys mailed.*

**Complaints resolved in FY2025**

**General Feedback:**

1. It was relatively easy to file a complaint with the Department.
2. I had adequate access to the Consumer Assistance staff.
3. The Consumer Assistance staff handled my problem in a professional manner.
4. Overall, I was satisfied with the Department's assistance.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
4	2025	50%	50%	0%	0%	0%	0%
4	2025	50%	25%	25%	0%	0%	0%
4	2025	75%	0%	25%	0%	0%	0%
4	2025	75%	25%	0%	0%	0%	0%

5. How did you find out about us?

# of Responses	Year	Web-Site	Referred by			
			Notice from Bank	Friend/Neighbor	Another Agency	Other
2	2025	50%	0%	0%	50%	0%

6. How did you file your complaint?

# of Responses	Year	Mail	E-mail	In Person	Other
3	2025	100%	0%	0%	0%

**If you contacted the Department by telephone:**

7. Did you use the agency's toll-free number
8. If not, were you informed about the agency's toll-free number?
9. Were you asked to submit a complaint form to begin an investigation?
10. The Department's automated menu was relatively easy to use.
11. The Consumer Assistance staff adequately identified themselves.
12. The Consumer Assistance staff was courteous and friendly.

# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
4	2025	75%	0%	0%	25%	0%	0%
3	2025	100%	0%	0%	0%	0%	0%
3	2025	67%	0%	0%	0%	0%	33%
4	2025	25%	0%	50%	0%	0%	25%
4	2025	75%	0%	25%	0%	0%	0%
4	2025	75%	0%	25%	0%	0%	0%

**Non-Depository Supervision Consumer Feedback Survey Fiscal Year 2025**  
**Prepaid Funeral Benefits and Perpetual Care Cemeteries**

	# of Responses	Year	Strongly Agree/Yes	Agree	Neutral	Disagree/No	Strongly Disagree	No Opinion
<b>If your complaint was NOT resolved in your favor:</b>								
13. I feel the Consumer Assistance staff understood the basis of my complaint.	4	2025	75%	25%	0%	0%	0%	0%
14. The response provided by the Department addressed the important aspects of my complaint and provided useful information.	4	2025	75%	25%	0%	0%	0%	0%
15. A copy of applicable laws was included in the Department's response.	4	2025	50%	25%	0%	0%	0%	25%
16. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	4	2025	50%	25%	25%	0%	0%	0%
17. An explanation was given as to why the Department could not resolve my complaint.	4	2025	0%	50%	0%	0%	0%	50%
18. The explanation given was fair and objective.	4	2025	25%	50%	0%	0%	0%	25%
19. Options were offered to help me resolve my problem.	4	2025	25%	50%	0%	0%	0%	25%
20. I received a response within the timeframes disclosed to me.	4	2025	25%	50%	0%	0%	0%	25%
<b>If your complaint was resolved in your favor:</b>								
21. I feel the Consumer Assistance staff understood the basis of my complaint.	4	2025	75%	25%	0%	0%	0%	0%
22. The response provided addressed the important aspects of my complaint and provided useful information.	4	2025	50%	50%	0%	0%	0%	0%
23. A copy of applicable laws was included in the Department's response.	4	2025	50%	0%	25%	0%	0%	25%
24. The Consumer Assistance staff was knowledgeable about the laws affecting my complaint.	4	2025	25%	75%	0%	0%	0%	0%
25. The resolution was fair considering applicable laws.	4	2025	50%	50%	0%	0%	0%	0%
26. I received a response within the timeframes disclosed to me.	4	2025	75%	25%	0%	0%	0%	0%
<b>If you accessed the Department via the Internet:</b>								
27. I found the website easy to use.	4	2025	25%	25%	0%	25%	0%	25%
28. Adequate information was found on the website to assist in filing a complaint and contacting the correct person at the agency.	4	2025	0%	25%	25%	0%	0%	50%

## Customer Relations Representatives

Agency personnel designated as Customer Relations Representatives for the various regulated industries are as follows:

For state-chartered banks, trust companies, and foreign bank organizations operating in Texas:	For perpetual care cemeteries and prepaid funeral contract sellers operating in Texas:	For money services businesses operating in Texas:
Mrs. Sheón Corley 512-475-1199 512-475-1313 (fax) <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>	Ms. Regina Soto 512-475-1287 512-475-1288 (fax) <a href="mailto:pfcpc@dob.texas.gov">pfcpc@dob.texas.gov</a>	Ms. Mary Ann Gonzales 512-475-1291 512-475-1288 (fax) <a href="mailto:msb@dob.texas.gov">msb@dob.texas.gov</a>

