# Fostering Economic Growth, Regulator Perspective

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Good morning, Chairman Crapo, Ranking Member Brown, and distinguished members of the Committee. My name is Charles Cooper, and I am currently serving in my ninth year as the Commissioner of the Texas Department of Banking (DOB), which is responsible for the supervision, regulation, and examination of 273 state-chartered banks with aggregate assets of approximately $275.3 billion.1 Additionally, DOB supervises trust companies, money service businesses, and foreign bank agencies and branches. I have more than 47 years of experience in the financial services industry – 12 as an FDIC bank examiner, 26 as a banker in both community and large banks, and the last nine years as the Texas Banking Commissioner. Most recently, I am the immediate past Chairman of the Conference of State Bank Supervisors, and continue to serve on the Executive Committee. It is my pleasure to testify before you today on behalf of CSBS and state regulators.

Read the Full Testimony Here.

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