Examining Regulatory Burden, Regulator Perspective

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I have more than 45 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 now seven years as the Texas Banking Commissioner. Over these years, nothing has become more evident to me than the indispensable value of community banks. Community banks are vital to economic development, job creation, and financial stability of their local economies. Put simply, community banks are the backbone of thousands of communities across the country, and community banks play a foundational role in an increasingly diverse financial system. I appreciate the continued efforts of you and your colleagues to examine regulatory approaches for smaller financial institutions.

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