[In the Loop Episode 1 | The Future of State Supervision with Bo Fears and Brandon Milhorn]

In the Loop Episode 1 | The Future of State Supervision with Bo Fears and Brandon Milhorn

July 15, 2026
|
Download PDF
Share:

The state examination landscape is evolving rapidly, driven by technology, consumer expectations, and multi-state supervision challenges.

In this episode of *In the Loop*, hosts Kareeme Tucker and Derek Storms sit down with Bo Fears, Commissioner of the Georgia Department of Banking and Finance, and Brandon Milhorn, President and CEO of CSBS, to explore the future of state supervision. Bo and Brandon share insights on risk-focused exams, network supervision, and the critical role of technology in empowering examiners to supervise at the speed of business while protecting consumers.

In this episode, you'll learn:

- How state supervisors are leveraging technology to streamline multi-state exams
- Practical strategies for fostering innovation while maintaining safety and soundness
- Key lessons for examiners navigating the evolving regulatory landscape

Things to listen for:

(00:00) Introduction

(03:36) Bo Fears' background and the trust initiative

(09:17) Brandon Milhorn on the value of local control and state supervision

(14:24) Defining effective supervision in the non-bank sector

(19:29) CSBS' role in examiner development and continuous engagement

(24:49) Risk-focused and shorter exams in practice

(27:00) Network supervision: leveraging multi-state resources

(33:14) Designing the ideal state supervision model

(36:49) Continuous engagement vs. traditional exams

(40:26) Advice for licensees navigating differing state expectations

(47:15) Fishbowl questions: personal insights and favorite pizza spots

Resources

Derek Storms' LinkedIn: https://www.linkedin.com/in/derek-storms-81026269/

Kareeme Tucker's LinkedIn: https://www.linkedin.com/in/kareemetucker/

Bo Fears' LinkedIn: https://www.linkedin.com/in/oscar-bo-fears-iii-b32755b9/

Brandon Milhorn's LinkedIn: https://www.linkedin.com/in/bmilhorn/

Examiners know the drill—new city, long day, and one important question: Where are we eating? Introducing the ***In the Loop*** **Pizza List**—a delicious collection of favorite pizza spots from across the country, built from more than 10 years of examiner feedback.

Got a favorite pizza joint? Send it to: InTheLoop@csbs.org—we'd love to add it.

This list is not an endorsement by the Conference of State Bank Supervisors, just our best attempt to make sure no examiner suffers through bad pizza on the road.

View the In The Loop Pizza List