

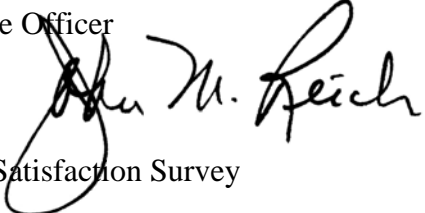


Office of Thrift Supervision
Department of the Treasury

John M. Reich
Director

1700 G Street, N.W., Washington, DC 20552 • (202) 906-6590

December 15, 2008

MEMORANDUM FOR: Chief Executive Officer
FROM: John M. Reich 
SUBJECT: Annual Thrift Satisfaction Survey

OTS continues to work to improve agency performance, enhance communications, and strengthen the examination process. The Annual Thrift Satisfaction Survey provides an opportunity for you to give us feedback regarding your experiences with the current programs and make recommendations on ways to improve the regulatory process.

Each survey we receive is reviewed by senior management and your comments and suggestions contribute to the actions we take to enhance the way OTS conducts business. For example, in response to your comments, we implemented the newly automated, risk-focused Preliminary Examination Response Kit (PERK) in 2008. We believe the new PERK will improve the efficiency of the examination process and reduce industry burden. In addition, as part of our continued commitment to enhance communication, in 2008 we provided training seminars, conducted Regional Director outreach meetings, spoke at trade association conferences, and sponsored the third Annual National Housing Conference.

Your feedback is especially important given the challenges we currently face as an industry and I encourage you to complete the survey. As in the past, I will share with you a summary of the comments received and my intentions to deliver on your recommendations.

The Annual Thrift Satisfaction Survey is once again electronic, so all you need to do is click on <http://www.ots.treas.gov/2008ThriftSurvey> to access the survey and click "submit" at the end of the document to send it back to us. We will send you an online confirmation of receipt. We request all completed surveys be submitted by January 30, 2009.

I appreciate your continued support of the thrift charter and OTS. Thank you in advance for completing this survey.