

SUPERVISORY APPEALS PROCESS

The Ombudsman works to ensure the overall fairness, efficiency, and effectiveness of the appeals process. Should an institution not receive a response from the FDIC regarding an appeal within 60 days of filing the appeal, the institution may request the Ombudsman to review or otherwise intervene as a neutral in the appeals process.

Retaliation, abuse, or retribution by an FDIC examiner or other personnel constitutes prohibited conduct. Anyone who perceives retaliation or unprofessional conduct by an FDIC employee is encouraged to contact the Ombudsman.

HOW DO I CONTACT THE OMBUDSMAN?

You may contact the Ombudsman by telephone, by appointment, through the internet, or by the U.S. mail service.

FDIC Ombudsman
550 17th Street, N.W.
Suite VASQ E2020
Washington, DC 20429

1-877-ASKFDIC (option 3)
1-877-275-3342

E-Mail: Ombudsman@fdic.gov

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FDIC Office of the Ombudsman

**A Resource for
the Banking Community**



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WHAT IS THE OFFICE OF THE OMBUDSMAN?

The FDIC Office of the Ombudsman (the Ombudsman) was established by federal statute to serve as a confidential, neutral resource and liaison for bankers with the FDIC on any regulatory matter. The Ombudsman ensures the fair and consistent application of FDIC rules and regulations, and the fair treatment of institutions throughout the FDIC's examination and regulatory processes. The Ombudsman works with financial institutions and the FDIC to resolve problems and disputes informally at the earliest possible stages. The Ombudsman does not have the authority to overturn any regulatory decision or to make technical determinations.

CONTACT WITH THE OMBUDSMAN WILL BE CONFIDENTIAL....

Confidentiality is a significant element to effective ombudsman services. To this end we pledge to maintain the confidentiality of every communication to the Ombudsman to the extent permitted by law and federal regulation.

THE OMBUDSMAN IS NEUTRAL....

An Ombudsman is an advocate for fair process. In this connection, the role of the Ombudsman is to review the facts, consider all sides of an issue, and promote better channels of communication among concerned parties while remaining neutral.

Contact with the Ombudsman does not forestall established time frames within formal appeals or resolution processes, nor does it constitute official notification to initiate a formal process.

THE OMBUDSMAN IS INDEPENDENT...

The Ombudsman reports to the Deputy to the Chairman for External Affairs and is independent of other FDIC Divisions and Offices.

SERVICES WE PROVIDE

The Ombudsman provides services through a variety of channels, such as responding to direct requests for assistance, informally mediating conflicts that arise from the agency's supervisory processes, attending industry events, and visiting with other industry regulators and trade associations. We can assist on a broad range of issues, representing varying degrees of sensitivity and complexity.

Examples of services include:

- Channeling feedback to and from FDIC concerning industry regulations and guidelines.
- Providing informal liaison services to facilitate communication and the resolution of disputed examination findings and ratings.
- Reviewing allegations of retaliation with regard to disputed supervisory examinations, findings, and ratings.

WHO IS WELCOME?

The Ombudsman provides assistance to FDIC supervised and insured financial institutions, banking associations, and others in the financial community.

WHAT TO EXPECT FROM US....

We listen with an open mind, remain impartial to all parties involved, identify communication approaches, ascertain alternative resolutions, and assist in achieving outcomes consistent with fair and equitable treatment.

WE CAN HELP WITH....

Inquiries

The Ombudsman welcomes the opportunity to answer your questions or clarify FDIC regulations, policies, procedures, and related activities.

Complaints

The Ombudsman can assist with complaints by clarifying issues and helping to explore options to find agreements and solutions. Complaints or issues already being addressed within an established formal process cannot be dealt with until the formal process has been concluded.

Referrals

Whenever possible, the Ombudsman will refer parties to the appropriate FDIC Division or Office that can provide the most direct assistance.

Suggestions

The Ombudsman continuously seeks to improve FDIC operations and services. As a confidential liaison and resource for bankers, we welcome your feedback regarding the FDIC. Please let us know how the FDIC can better serve you.

SERVICES