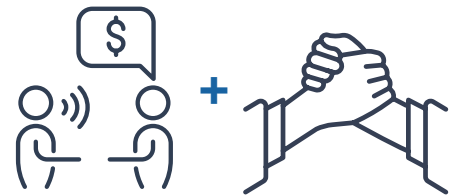


# Benefits of Becoming a State Member Bank

## Local, Transparent Relationships

- Direct access to Reserve Bank senior management
- Localized access and decision-making authority allow real time responses to questions, issues, or concerns
- Reserve Bank leadership seeks member bank feedback on examination and supervisory processes
- Dedicated case manager for all SMBs



## Efficient and Tailored

- Reduced federal supervisors from two to one
- Supervisory program determined by size, condition, and complexity of the organization
- Supervisory approach emphasizes controls and risk management in addition to financial performance



## Examiner Expertise

- Extremely knowledgeable staff well suited to supervise large, complex, regional, and community banking organizations
- Opportunities to engage with peers, Reserve Bank officers, and industry subject matter experts
- Locally based supervisory processes



Apply to Become a State Member Bank

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