



11/17/2011

CBAO's board of directors met with FDIC Regional Ombudsman Richard Schmalzer in Columbus on November 17, 2011. A veteran of more than 35 years, Regional Ombudsman Schmalzer began his FDIC career as a field examiner in 1975. He was a field supervisor from 1985 to 2006, and was then selected to be the regional ombudsman for the FDIC's Chicago and San Francisco offices. He now focuses exclusively on the Chicago region.



The primary objectives of the meeting were to discuss the value of the ombudsman to the community banking industry, flexibility in bank examinations, inconsistent bank examinations, adoption of a tiered system of bank regulation and examination, mandates for excessive preservation of capital, interpretation of regulations, and the current examination environment.

Schmalzer shared positive impressions of the newly-nominated FDIC Chairman Martin Gruenberg – his inclusive and open leadership style, and his understanding and support for community banks. Schmalzer encouraged community bankers with unresolved issues to contact the Office of the Ombudsman, which performs independent, neutral

and confidential reviews. He also urged community bankers that have unresolved issues with a front-line examiner, examiner in charge, or their supervisors to raise these issues with the ombudsman. Schmalzer is located in the FDIC Chicago office and routinely travels to Ohio. His office number is (312) 382-7587, and his cell number is (847) 650-2351.

The FDIC's Office of the Ombudsman was created by Congress to serve as a confidential, neutral, and independent resource for individuals who have questions, concerns, or complaints about the FDIC regulatory process. FDIC ombudsmen are advocates for fairness in the examination and regulatory process and are available to help resolve issues in an informal and discreet manner.

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