We will ensure Missouri citizens maintain trust in the state's financial system and that a fair marketplace for industry participants continues to exist through impartial, consistent, and responsive regulatory oversight of financial institutions and licensed lenders.

**ASPIRATION**

**THEMES**

**SAFETY & SOUNDNESS**
Safeguard the deposit and trust assets of account holders

**COMPLIANCE**
Verify that consumers receive the protections afforded by law

**REGULATOR OF CHOICE**
Be a leader among state and federal regulatory agencies

**CULTURE**
Foster collaboration, trust, engagement, accountability, and continuous improvement

**INITIATIVES**

**SAFETY & SOUNDNESS**
- Openly communicate with financial institutions through sharing information and educating them on statutes and regulations
- Ensure examinations are effective, comprehensive, timely, and fair
- Provide consistency with federal regulatory agencies by adhering to uniform standards
- Utilize a risk based approach to identify and react to changing industry conditions
- Retain national accreditation certifications

**COMPLIANCE**
- Effectively communicate with industry and consumers the rights, responsibilities, and remedies associated with banking & lending products
- Conduct timely examinations and ensure proper corrective action is implemented
- Provide a personal response to, and assessment of, every consumer inquiry received
- Ensure professional license requests are assessed objectively and timely
- Provide helpful information to citizens for the financial services products they utilize

**REGULATOR OF CHOICE**
- Provide timely, informative, and transparent oversight that is accurate, equitable, and responsive
- Remain efficient in our operations to minimize assessment and licensing costs to the industry
- Continually leverage technology to improve the examination process
- Protect the confidentiality and data of all stakeholders
- Support the dual banking system
- Attract and retain a well trained and experienced staff

**CULTURE**
- Maintain a positive, professional, and respectful work environment
- Be transparent and fair through strong, open, and effective communication
- Solicit feedback from employees, industry, and citizens and take action to improve
- Provide competitive compensation and recognition that rewards growth and improvement
- Support professional development that fosters advancement and engagement