

BENEFITS OF A MISSOURI STATE BANK CHARTER



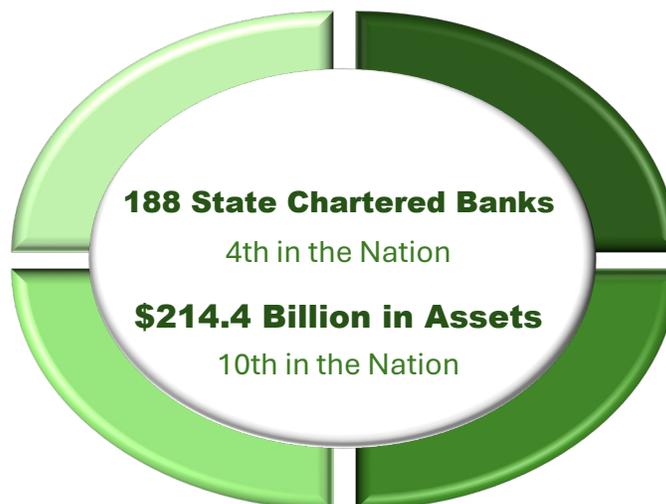
The primary objective of the Division of Finance is ensuring the safety and soundness of and a fair marketplace for banks through impartial, consistent, and responsive regulatory oversight.

LOCAL

- Leadership based in Jeff City
- Supports community banking
- Examiners understand your economy
- Common sense approach

RESPONSIVE

- Exam reports sent in 30 days
- Efficient processes
- Accessible staff
- Decisions made in state



EXCELLENCE

- Experienced examiners
- CSBS accredited agency
- Local accountability
- Solicit feedback from banks post exam

VALUE

- Competitive assessment cost
- No exam fees
- 25% LLL if satisfactorily rated
- Potential for increased earnings

- **DIVISION OVERVIEW:** The Division regulates state-chartered banks, savings & loan associations, non-deposit trust companies, consumer credit licensees, mortgage companies, and non-depository mortgage loan originators. The Commissioner is appointed by the Governor, but the Division operates with full legal and confidential autonomy from the administration.
- **DISTRICT OFFICES LOCATED STATEWIDE:** Field examiners based in Jefferson City, Kansas City, Sikeston, Springfield, and St. Louis lead examinations for banks in their respective areas.
- **STATE BANKING BOARD (You Have A Voice!):** Members are Missouri bankers appointed by the Governor. The board approves bank regulations, conducts hearings for bank application decision appeals, advises the Commissioner regarding the administration of the Division, and makes recommendations to the General Assembly.

TO LEARN MORE ABOUT THE BENEFITS OF A MISSOURI CHARTER CONTACT:

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