



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



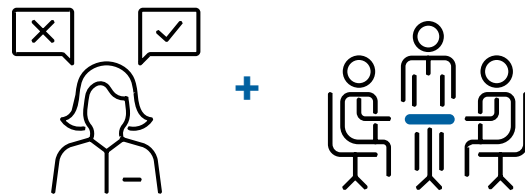
Efficient and Tailored

- Reduces 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
atlantafed.org/SMB