**Section 381.30 Examination Consistency and Due Process**

To ensure consistency and due process, the Division will make every reasonable effort to adhere to the following standards of performance in conducting its examinations of banks.

a) Guidelines

1) To supplement this Part, the Division may establish, and publish on the Division's website, guidelines that define the scope of the examination process and clarify the manner in which examination items shall be resolved. These guidelines may include:

A) protocol in identifying and addressing examination findings;

B) preparation of examination reports;

C) delivery of examination reports; and

D) other relevant subjects in accordance with Section 48(2.1) of the Illinois Banking Act.

2) Banks may rely upon the guidelines furnished by the Division. Whenever the Division establishes guidelines, the Division shall give due consideration to maintaining consistency with the existing guidelines (and any interpretations of those guidelines) established by federal financial institution regulators. The Division may change or withdraw established guidelines upon reasonable prior notice.

b) Reasonable Notification and Requests for Information

1) Prior to commencement of the examination, the Division will mail or email a pre-examination memorandum to the bank's management and the board of directors of the bank giving notification of the commencement date of the examination and the information the Division deems necessary to conduct the examination. Prior notification is not required if the Division suspects criminal activity or unsafe and unsound activity for which advance notice may compromise or otherwise interfere with the examination.

2) Prior to and during the exam, the bank shall provide timely information in response to requests by the Division for information.

3) During each stage of the examination, the Division will make a reasonable effort to provide prior notification to management of the bank of all joint conferences and the exit meeting. It shall be the responsibility of the bank's management to contact the board of directors of the bank and applicable committees inform them of all joint conferences and the exit meeting.

c) Communication Protocol in Identifying and Addressing Examination Findings. The Division will take reasonable steps to work with the banks it supervises to proactively identify problems and solutions during the examination process.

d) Delivery of Examination Reports

1) Examiners shall provide the bank's management and the bank's board of directors with the examiner's draft findings and any draft board resolution for corrective action, with sufficient time to review these items before the examination report meeting with the bank's management and/or the bank's board of directors.

2) The Division will submit its final examination report to the bank after the examination report meeting.