

Press Coverage | October 7, 2025

OCC Aims to Cut Community Bank Burden

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James Stevens, co-leader of Troutman Pepper Locke's Financial Services Industry Group, was quoted in the October 7, 2025 *Banking Dive* article, "[OCC Aims to Cut Community Bank Burden](#)."

The exam procedure changes, which take effect Jan. 1, give "more power to the on-site examiners to do the risk-based exams that they need, without having to comply with requirements that don't necessarily apply," said James Stevens, an Atlanta-based partner at law firm Troutman Pepper Locke, who called Monday's moves "consequential" for smaller banks.

...

Stevens said he's eager to see if the Federal Deposit Insurance Corp. and the Federal Reserve follow suit on such measures.

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