

Supporting Community Banks, Comments From Comptroller Gould

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During a speech earlier this week, Comptroller of the Currency, Jonathan V. Gould addressed the House Committee on Financial Services regarding his agency's "work implementing the President's economic agenda by ensuring that America's federal banking system is safe and sound, and remains the world's most trusted, dynamic, and resilient."

With a focus upon community banks, Gould outlined a series of measures being taken to ensure that they are no longer "too small to succeed" in our economy. In particular, Gould emphasized actions that the Office of the Comptroller of the Currency ("OCC") is "cutting away procedural clutter and returning to risk-based supervision rooted in law with an emphasis on examiner judgment, not arbitrary checklists" (see our in-depth discussion [here](#)) and steps being taken to develop a "simplified strategic plan process for community banks" to comply with the Community Reinvestment Act (read our discussion [here](#)).

Gould also described actions that "balance innovation with prudence" as being taken by the OCC in preparation to support implementation of the GENIUS Act, the law Congress passed this summer to establish a framework supporting payment stablecoins. (We have written several articles on the GENIUS Act and [have a webinar replay available](#), as well. See our overall review of the GENIUS Act [here](#), our discussion of the use of payment stablecoins as margin and collateral [here](#), and our most recent article discussing the impact of the GENIUS Act on the scope of commodities [here](#).)

Finally, Gould reinforced the message that the OCC is committed to supporting the nation's smaller banks by making sure that these banks can "conduct the very old business of banking and embrace new technologies like AI."