Banks struggle to prosper today under increased pressure from perpetually low interest rates. The Department of Financial Institutions undertook a review in August 2016 of its actual costs to supervise banks in Arizona and determined the assessments charged could be reduced across the board by 25%, saving the banks a total of $250,000. The department’s action serves a broader purpose by enabling these dollars to remain with banks where they can be used for operations that benefit banking customers and Arizona communities.