

Approval/Conditional Approval Letter

(OCC LOGO)

Date

Name of Representative

Name of Bank

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr./Ms. (Name):

On (insert date), the Comptroller of the Currency (OCC) (insert approved/ conditionally approved) your application to establish a branch at (insert address). This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. This letter also serves as authorization for the bank to establish (branch no.) at the above-noted address.

If the branch is not opened within 18 months from this approval (insert conditional approval, if applicable) date, the approval automatically terminates unless the OCC grants an extension.

Within 10 days after opening, the bank must advise this office of the branch's opening date, so the OCC may complete its records. Reference the CAIS control number in your letter.

If this branch is closed, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to 12 U.S.C. 1831r-1. Following the closing of the branch office, a final closing notice should be submitted to this office.

[If applicable] This branch approval is subject to the following condition(s):

List Condition(s).

Conditions are subject to 12 USC 1818 and continue to be in effect after opening.

The condition(s) of this approval is/are a condition(s) "imposed in writing by a Federal banking agency in connection with any action on any application, notice, or other request" within the meaning of 12 U.S.C. § 1818. As such, the condition(s) is/are enforceable under 12 U.S.C. § 1818.

[If an investment in bank premises' request is filed in combination with this filing, add the following:

This approval is for the branch request only. You will receive notice of the decision on your investment in bank premise request separately from the (name of supervisory office). Contact (ADC analyst) at (telephone number) with questions and/or comments regarding your investment in bank premises request.]

This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

All correspondence regarding this application should reference the application control number. We have enclosed a letter requesting your feedback on how we handled your application. We would appreciate your response to improve our service.

If you have any questions, contact (*name*) at (*telephone number*) or email (*insert email address*).

Sincerely,

—Signature—

Name and Title

Enclosure: Survey

cc: Official File
Congressional Liaison (if applicable)

bcc: Director, Licensing Activities