

Temporary Branch Approval/Authorization Letter

[OCC LOGO]

Date

Name of Representative

Name of Bank

Street Address

City, State, Zip Code

Re: Temporary Approval & Authorization, CAIS Control Number

Dear Mr./Ms. *(Name)*:

The Office of the Comptroller of the Currency (OCC) approves your application to establish a temporary branch at (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. The temporary branch site is authorized for no more than one year from its opening date, at which time this 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 OCC control number in your letter.

An advance closing notice is not required when it is time for a temporary branch to close. Following the closing of the temporary branch office, a final closing notice should be submitted to this office.

[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 premises' request separately from the (name of supervisory office). Contact (ADC analyst) at (telephone number) with questions and/or comments regarding your investment in bank premise 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.

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

Sincerely,

-Signature-

Name and Title

Enclosure: Survey