

The attached form letters should be used in notifying the appropriate regulatory agencies when processing applications subject to the Bank Merger Act (BMA), as required by 12 C.F.R. § 563.22(e)(2).

- Exhibit 1 Initial BMA Letter – Department of Justice
- Exhibit 2 Initial BMA Letter – Department of Justice
Competitively Neutral Transactions
- Exhibit 3 Final BMA Letter – Department of Justice
- Exhibit 4 BMA Letter – Federal Reserve
- Exhibit 5 BMA Letter – Comptroller of the Currency
- Exhibit 6 BMA Letter – Federal Deposit Insurance Corporation

Exhibit 1
Initial BMA Letter – Department of Justice

U.S. Department of Justice
Antitrust Division
City Center Building, Suite 4000
1401 H Street, N.W.
Washington, D.C. 20530

Re: [Description of Transaction]

Dear Sir or Madam:

Pursuant to the provisions of the Bank Merger Act, 12 U.S.C. § 1828(c), we hereby request a report on the competitive factors involved in the above-captioned transaction. A copy of the application is enclosed.

The date of receipt of this letter by your office will be made a part of our records with respect to this transaction. Therefore, we would appreciate your signing or date stamping the enclosed copy of this letter and returning it to us.

If you require any further information, please contact me at _____. We will forward to your office a copy of any amendment to the application that affects antitrust considerations. Thank you for your attention to this matter.

Sincerely,

Applications Analyst

Enclosures

Exhibit 2
Initial BMA Letter – Department of Justice
Competitively Neutral Transactions

U.S. Department of Justice
Antitrust Division
City Center Building, Suite 4000
1401 H Street, N.W.
Washington, D.C. 20530

Re: [Description of Transaction]

Dear Sir or Madam:

Pursuant to the provisions of the Bank Merger Act, 12 U.S.C. § 1828(c), we hereby request your review of the above-captioned transaction. We request your confirmation that the proposed transaction is subject to the Department's December 6, 1989, agreement on the prospective competitiveness factors report process. A copy of the application is enclosed.

Your receipt date plus 31 days will determine the earliest transaction consummation date. For the purposes envisioned under 12 U.S.C. § 18(c)(6) of the Federal Deposit Insurance Act, we will grant an interim approval of the application to be effective on your date of receipt. As a result, your confirmation should clearly indicate your date of receipt of our request and be returned to the OTS regional office at the above address.

In the event that during the 30 days following your receipt of this letter the Department advises OTS that the transaction will have a significantly adverse effect on competition, OTS' interim approval will be immediately revoked or suspended. In such cases, you will be promptly notified of any subsequent approval and will have 30 days after that approval date to initiate any action to prevent consummation of the proposed transaction.

If you require any further information, please contact me at _____. We will forward to your office a copy of any amendment to the application that affects antitrust considerations. Thank you for your attention in this matter.

Sincerely,

Applications Analyst

Enclosures

Exhibit 3
Final BMA Letter – Department of Justice

U.S. Department of Justice
Antitrust Division
City Center Building, Suite 4000
1401 H Street, N.W.
Washington, D.C. 20530

Re: [Description of Transaction]

Dear Sir or Madam:

We are writing to advise you that the Office of Thrift Supervision approved the above referenced transaction under the Bank Merger Act, 12 U.S.C. § 1828(c). A copy of the approval is enclosed.

The date of receipt of this letter by your office will be made a part of our records with respect to this transaction. Therefore, we would appreciate your signing or date stamping the enclosed copy of this letter and returning it to us.

Sincerely,

Applications Analyst

Enclosures

Exhibit 4
BMA Letter – Federal Reserve

[Contact Person]
Federal Reserve Bank of _____
[Address]

Re: [Description of Transaction]

Dear _____:

Pursuant to the provisions of the Bank Merger Act, 12 U.S.C. § 1828(c), we hereby request a report on the competitive factors involved in the above-captioned proposed transaction. A copy of the application is enclosed.

The date of receipt of this letter by your office will be made a part of our records with respect to this transaction. Therefore, we would appreciate your signing or date stamping the enclosed copy of this letter and returning it to us.

If you require any further information, please contact me at _____. We will forward to your office a copy of any amendment to the application that affects antitrust considerations. Thank you for your attention to this matter.

Sincerely,

Applications Analyst

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Exhibit 5
BMA Letter – Comptroller of the Currency

[Contact Person]
Comptroller of the Currency
Bank Organization and Structure
250 E Street, S.W.
Washington, D.C. 20219

Re: [Description of Transaction]

Dear _____:

Pursuant to the provisions of the Bank Merger Act, 12 U.S.C. § 1828(c), we hereby request a report on the competitive factors involved in the above-captioned proposed transaction. A copy of the application is enclosed.

The date of receipt of this letter by your office will be made a part of our records with respect to this transaction. Therefore, we would appreciate your signing or date stamping the enclosed copy of this letter and returning it to us.

If you require any further information, please contact me at _____. We will forward to your office a copy of any amendment to the application that affects antitrust considerations. Thank you for your attention to this matter.

Sincerely,

Applications Analyst

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Exhibit 6
BMA Letter – Federal Deposit Insurance Corporation

[Contact Person]
Special Situations and Applications Section
Room 512C
550 Seventeenth Street
Washington, D.C. 20249

Re: [Description of Transaction]

Dear _____:

Pursuant to the provisions of the Bank Merger Act, 12 U.S.C. § 1828(c), we hereby request a report on the competitive factors involved in the above-captioned proposed transaction. A copy of the application is enclosed.

The date of receipt of this letter by your office will be made a part of our records with respect to this transaction. Therefore, we would appreciate your signing or date stamping the enclosed copy of this letter and returning it to us.

If you require any further information, please contact me at _____. We will forward to your office a copy of any amendment to the application that affects antitrust considerations. Thank you for your attention to this matter.

Sincerely,

Applications Analyst

Enclosures