



Office of the Comptroller of the Currency

Interpretations - Corporate Decision #96-54

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September 26, 1996

Ms. Kathleen Marinelli
Counsel
Fleet National Bank
Peter D. Kiernan Plaza
Albany, New York 12207

Re: Application by Fleet National Bank, Springfield, Massachusetts, to Operate a Mobile Branch in Connecticut

Application Control Number: 96-ML-05-0108

Dear Ms. Marinelli:

This is to advise you that on September 25, 1996, the Office of the Comptroller of the Currency ("OCC") approved Fleet National Bank's application to establish a mobile branch in Connecticut. This approval is granted subject to the following:

1. The operation of the mobile branch is limited to the predetermined locations described in the bank's application, and in letters amending the bank's application dated July 19, 26, and August 2, 1996. (See attached list). In addition to these predetermined locations, the bank noted certain existing branch sites where it will also operate the mobile branch. Having already been approved, the bank's operation of the mobile branch at existing certified branch sites requires no additional approval by the OCC.
2. After the mobile branch begins operations, the bank must maintain a log of operations, indicating the date, specific location, and a description of each stop.
3. At all times, the mobile branch must be maintained and operated in compliance with the relevant provisions of 12 CFR 21 and the Bank Protection Act of 1968.

The Multinational Banking Department must be advised in writing in advance of the desired effective date for commencing operation of the mobile branch so that the OCC can issue a final authorization letter. In no event should the branch be opened for business until you are informed that the Comptroller has issued the necessary letter of authority.

If the mobile branch is not in operation within eighteen months from this date, the approval will automatically terminate unless the OCC grants an extension of the time period.

If the bank desires to add or change operational sites of the mobile branch, it will provide the Multinational Banking Department with ten days prior written notice of its intent to do so. The notice will specifically identify each site and provide sufficient information, including the days and generally

expected hours of operation, to show that the qualitative review factors under Connecticut's mobile branching law are satisfied for each site. Then, if the OCC does not object to the proposed location(s) within ten days, the proposed location(s) will be deemed to be approved. Each notice to add or change operational sites of the mobile branch should reference this application's control number (i.e., 96-ML-05-0108).

All correspondence regarding this application should reference the application control number. If you have any questions concerning this letter, please contact Senior Licensing Analyst Cindy L. Hausch-Booth in our Multinational Banking Department at (202) 874-4610 or me at (202) 874-5060.

Sincerely,

/s/

Robert A. Sihler

Senior Bank Structure Analyst

Bank Organization and Structure

Attachment