MOBILE BRANCH APPROVAL/AUTHORIZATION LETTER

Date

Name of Representative Name of Bank Street Address City, State, Zip Code

Re: Mobile Branch Approval & Authorization, CAIS Control Number

Dear Mr./Ms. (Name):

The Office of the Comptroller of the Currency (OCC) approved your application to establish a (type of service) branch to operate in (location). 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 is also the authorization for the bank to establish (branch no.) at the above-noted address. If the branch is not operating within 18 months of this date the approval automatically terminates unless the OCC has granted an extension.

The operation of the service is limited to those locations where the bank could legally establish a permanent branch under applicable federal and state law, and within the geographic areas where the notice of the proposed mobile service was published. If you desire to operate the service outside of the area in which notice was originally published, a new application must be filed with the OCC.

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's control number in your letter.

In the event you choose to close this branch, 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.

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 laws and regulations. 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) by e-mail at (mail address) or by telephone at (telephone number).

Sincerely,

-Signature-

Name and Title

Enclosure: Survey