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Comptroller of the Currency  
Administrator of National Banks

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November 21, 2003

**Corporate Decision 2004-1  
January 2004**

A. Patrick Doyle  
Arnold & Porter  
555 Twelfth Street, NW  
Washington, DC 20004-1206

RE: Main office relocation for First Consumers National Bank  
Application Control Number: 2003-WE-07-0032

Dear Mr. Doyle:

The Comptroller of the Currency (OCC) hereby approves your application to relocate the main office from **9300 S. W. Gemini Drive, Beaverton, OR** to **4800 S. W. Meadows Road, Lake Oswego, OR**. 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 is the OCC's authorization to relocate the main office to the above-noted address.

If the relocation is not made within 18 months from this approval date, the approval automatically terminates, unless the OCC grants an extension.

Within 10 days of opening, the bank must advise this office in writing of the opening date. If not previously provided, advice of the main office's complete address should also be given at that time.

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 U.S., any agency or entity of the U.S., or any officer or employee of the U.S., and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the U.S.

A. Patrick Doyle, Esquire  
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If you have any questions, please contact Geryl Race, Senior Licensing Analyst in our Western District Office at (720) 475-7650.

Sincerely,

*/s/ Beverly L. Evans*

Beverly L. Evans  
Senior Licensing Analyst