Timothy T. Ward Deputy Director, Examinations, Supervision, and Consumer Protection

1700 G Street, N.W., Washington, DC 20552 • (202) 906-5666

September 9, 2008

MEMORANDUM FOR: CHIEF EXECUTIVE OFFICERS

FROM:

Timothy T. Ward, Deputy Director / worth / Ward Examinations, Supervision, and Consumer Projection

SUBJECT: Electronic Filing of Applications and Notices

As part of our continuing effort to reduce unnecessary regulatory burden, simplify administrative processes, enhance communications, and reduce paperwork for the institutions we regulate, the Office of Thrift Supervision (OTS) has established a system which enables institutions to electronically file (e-filing) certain applications and notices. E-filing offers a streamlined filing process that provides all OTS regulated institutions an option to complete forms electronically as an alternative for submission of your applications.

The e-filing system currently permits the electronic filing of the following types of applications and notices: branch closings, capital distributions, notifications of charter and bylaw changes, transactional website notices, and extensions of time for meeting regulatory conditions. OTS will notify you as the system is enhanced and expanded to include the more complex application types.

Instructions for submitting applications electronically by secure email may be found at http://www.ots.treas.gov/?p=EFiling. Please contact the Applications Manager at your Regional Office if you have any questions. Contact information is available on the OTS Website at http://www.ots.treas.gov/?p=WhereToFile.