

Certification of Combination

[OCC LOGO]

Date

Name of Representative

Name of Bank

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr. or Ms. (Name):

This letter is the official certification of the Comptroller of the Currency (OCC) to *(merge, consolidate, purchase the assets and assume the liabilities of) (name and full address of target institution) (into, with, by) (name and full address of acquiring bank) effective as of (date)*. The resulting bank title is *(name)*, charter number *(charter number)*.

This is also the official authorization given to *(name of resulting bank)* to operate the branches of the target institution **(if applicable)** and the main office of the target institution as a branch. A listing of each newly authorized branch and its assigned OCC branch number is attached. Branches of a national bank target are not listed since they are automatically carried over to the resulting bank and retain their current OCC branch numbers.

[If applicable] This is also the official authorization to exercise fiduciary powers.

[If applicable] This letter is the official OCC certification for *(name of resulting bank)* to increase its *(description of capital)* to \$ *(amount)* as of *(date)*.

[If applicable] This letter confirms that the bank's capital category for purposes of 12 USC 1831o and 12 CFR 6 changed from *(former capital category)* to *(new capital category)* effective *(date consummated)*. The bank should change its legal lending limit calculation as of *(date consummated)*.

[If issued prior to consummation] If the combination does not occur as represented in your letter of *(date)*, this certification must be returned to the OCC.

Sincerely,

—Signature—

Name and Title

Enclosure

cc: Official File

—Seal— *(The OCC seal is needed only if the letter certifies a capital change.)*