

Acknowledgement/Automatic Approval Letter

(OCC LOGO)

Date

Name of Representative

Name of Bank

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr./Ms. (Name):

The Comptroller of the Currency (OCC) acknowledges receipt of your application to establish (or relocate) a branch as of (*date of receipt*). Based upon our initial review, (*name of bank*) qualifies as an eligible bank, and the application qualifies for expedited review. Your application will be approved on (*date*) unless we notify you prior to that date that the expedited review process is extended or the bank is no longer eligible for expedited review.

[If publication date is unknown, insert the following instead of the sentence above: Unless the OCC notifies you otherwise, your application will be considered approved through the passage of time as of the 15th day after the close of the public comment period, or the 45th day after the filing is received by the OCC, whichever is later.]

This letter also serves as authorization for the bank to establish (branch no.), to be known as (insert name if applicable), at the above-noted address. If the branch is not opened within 18 months from this approval date, the approval automatically terminates unless the OCC grants an extension.

Within 10 days after opening, the bank must advise this office of the branch's opening date, so the OCC may complete its records. You should include the CAIS control number on any correspondence related to this filing.

If this branch is closed, 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.

[If an investment in bank premises' request is filed in combination with this filing, add the following:

This approval is for the branch request only. You will receive notice of the decision on your investment in bank premise request separately from the (name of supervisory

office). Contact (ADC analyst) at (telephone number) with questions and/or comments regarding your investment in bank premises request.]

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 law and regulations. Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. 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*) at (*telephone number*) or email (*insert email address*).

Sincerely,

—Signature—

Name and Title

Enclosure: Survey