

Approval Letter for Continuation of Management Interlock – Presumption Applicable

Letterhead

Date

Name of Representative

Name of Institution

Street Address

City, State, Zip Code

Re: Application Description, CAIS Control Number

Dear Mr./Mrs. (*Name*):

I have reviewed and evaluated the request submitted on behalf of (*name of national bank*) (Bank) to continue a management interlock under the Depository Institution Management Interlocks Act, 12 USC 3201-3208. The management interlock involves (*name of person*), who currently serves as the (*title of position*) of (*name and location of depository organization*) and as the (*title of position*) of the Bank.

Based upon the representations contained in your request, I have determined that the Bank has demonstrated adequately that continuation of the proposed interlock will not place the Bank in an unsafe or unsound situation. In addition, I find that the presumption under 12 CFR 26.6(b) that the interlock will not result in a monopoly or substantial lessening of competition remains applicable because the Bank [*insert one of the four appropriate criteria*): (1) serves primarily low- and moderate-income areas; (2) is controlled or managed by women and/or minorities; (3) has been chartered for less than two years; or, (4) is in "troubled condition" as defined in 12 CFR 5.51(c)(6)].

Therefore, based upon a thorough review of all information available, including representations and commitments made in the request, I approve continuance of the proposed management interlock for a three-year period. The OCC may grant an extension of this time period upon the applicant's 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.

Should you have any questions about this letter, contact (*insert name and title*) at (*insert telephone number*) or (*insert email address*).

Sincerely,

-Signature-

Name and Title

Enclosure: Survey

cc: Portfolio Manager
Official File