

Capital Extension

[OCC LOGO]

Date

Spokesperson

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr./Ms. (Name):

This is in reply to your letter of (date) requesting an extension of the 12-month time period in which to raise capital. The present expiration date for raising capital is (date), and you requested a (enter the number of days extension is requested (such as 90 days)–day extension. The primary reason stated in your letter for the extension is (describe reason).

[Approval] Based upon the information submitted, an extension for (number of days) to (new expiration date) for raising the required capital is approved. You are encouraged to raise the approved amount of capital promptly and to keep the OCC informed of your progress. Generally, subsequent extension requests will not be approved.

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 decision 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.

[Disapproval] Based upon the information submitted, your request for an extension is denied. The reasons described in your letter do not sufficiently support your request to extend the time period for the capitalization of the proposed bank. Therefore, the organizers have until (expiration date), which is 12 months from the date of preliminary conditional approval, to raise the necessary capital or the OCC will consider its preliminary conditional approval expired.

If you have questions, contact (*name*) at (*telephone number*) or email (*insert email address*).

Sincerely,

--Signature--

Name and Title

cc: Extension File, Charter File