

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.

[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).

Sincerely,

--Signature--

Name and Title

cc: Extension File
Charter File