

Emergency Processing — Approval Letter

[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*):

On (*date*), the Comptroller of the Currency (OCC) received your request for emergency processing of a proposed business combination. That proposal involves the (*merger, consolidation, or purchase of assets and assumption of the liabilities of*) (*name of target bank, city, state*) (*with, into, by*) (*name of acquiring bank, city, state*). We have decided to grant your request. You should now publish a notice of the merger.

Processing of the business combination application, which was submitted with your request for emergency processing, has commenced.

The Department of Justice, the Federal Reserve Board, and the Federal Deposit Insurance Corporation will have 10 days to review and comment on the competitive effects of your proposed merger. Our decision on the merger application will be made shortly after their comment period expires. If we grant preliminary approval, the Department of Justice will have five days from the decision date to file a complaint blocking the merger on antitrust grounds. Therefore, the transaction cannot be consummated before the fifth day after the decision date.

[If shareholder approval is required for a registered bank]

You should submit any required preliminary proxy materials or information statements to the OCC's Securities and Corporate Practices Division at your earliest convenience to facilitate expeditious action regarding this transaction. Further, a copy of the final materials must be filed with this office concurrently with mailing to shareholders.

If you have any questions, contact (*name*) at (*telephone number*) or email (*name*)@occ.treas.gov.

Sincerely,

—Signature—

Name and Title

cc: Official File