

Certification of Permanent Capital Increase

(OCC LOGO)

Date

Name of Contact Person

Name of Bank

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr. or Ms. (Name):

This acknowledges receipt of your notice, dated (*insert date*), concerning the completion of an increase in permanent capital. We received your notice on (*insert date received*).

In accordance with 12 CFR 5.46(i)(3), this change (*in capital surplus*) was deemed approved and certified on (*insert date that is 7 days after the date OCC received the Notice*).

[If increase results in a change in legal lending limit, add:] As a result under 12 CFR 32, the bank's legal lending limit calculation and all other statutory limits based on the resulting capital changes were effective as of (*insert date*).

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

cc: Official File