

Citizenship Waiver Disapproval Letter

Letterhead

Date

Name of Representative

Name of Bank

Street Address

City, State, Zip Code

Re: Citizenship Waiver Request, CAIS Control Number

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

This is to inform you that the Office of the Comptroller of the Currency (OCC) has disapproved the request to waive the United States' citizenship requirement under 12 USC 72 for (*name of person(s)*), so that he/she may be elected to the board of directors of (*bank name*). We reached this decision after a thorough review of all information provided in the filing and other information available to the OCC in its regulatory and supervisory activities.

The OCC has the authority to disapprove any waiver request, if it is in violation of any applicable laws, rulings, or regulations; if the competence and experience of a proposed director are not relevant to the bank and the types of services it provides; or if the reputation and integrity of a proposed director would not support the bank's safety and soundness.

The OCC's review and/or investigation revealed that (*state findings and reasons for objection*).

Sincerely,

-Signature-

Name and Title

cc: Official file