

Disapproval Letter

[OCC LOGO]

Date

Name of Spokesperson
Name of Bank (proposed)
Address
City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr./Ms. (Name):

On (date), the Office of the Comptroller of the Currency (OCC) disapproved the application to charter (name of bank, city, state). The decision was made after an extensive and thorough evaluation of information provided in the application, obtained during the field investigation conducted by an experienced national bank examiner, and available to the OCC in its regulatory and supervisory activities.

The decision to grant a new national bank charter is not based on any single factor but on a combination of factors unique to each application.

(Give reasons for denial. Be as specific and complete as possible. If a person is referred to as a basis for denial, that person should be sent a copy of the disapproval letter.)

Sincerely,

--Signature--

Name and Title

cc: Proposed insider (if disapproved)
Communications
Charter File
Congressional Liaison (if applicable)

bcc: LP&S Director