

## Extension to Open

[OCC LOGO]

Date

Chief Executive Officer

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 18-month time period in which to commence operations. The present expiration date for opening the bank is (date), and you requested an (enter the number of days extension 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 of (number of days) to (new expiration date) for commencing business is approved. You are encouraged to proceed in a timely manner 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 as described in your letter do not sufficiently support your request to extend the time period for commencing operations of the proposed bank. Therefore, the organizers have until (expiration date), which is 18 months from the date of preliminary conditional approval, to open the bank 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: Charter File