

Individual Residency Waiver Approval Letter

(OCC LOGO)

Date

Name of Representative

Name of Bank

Street Address

City, State, Zip Code

Re: Residency Waiver Request, CAIS Control Number

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

This letter responds to your request for the Comptroller of the Currency (OCC) to waive the residency requirement under 12 USC 72 for *(name of person(s))* to be elected to the board of directors of *(bank name)*. We understand that after his/her/their election, *(percent)* of the bank's board of directors will meet the residency requirements of 12 USC 72.

The OCC hereby grants a waiver of the residency requirements of 12 USC 72 for *(name of person(s))*. This waiver is based upon a thorough review of all the information available, including representations made by the bank and your representatives in the filing, subsequent correspondence, and telephone conversations.

The OCC reserves the right to withdraw this waiver at any time and, at our discretion, to request additional biographical and/or financial information on any member of the board of directors. All other requirements of 12 USC 72 remain applicable.

(If applicable) This letter does not constitute approval for a change in director or senior executive officer under 12 USC 1831i and 12 CFR 5.51 (section 914). A separate decision is required. Granting this waiver does not imply that the section 914 notice has been approved.

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.

Sincerely,

-Signature-

Name and Title

cc: Official file