

Objection Letter to Proposed Management Official

(OCC LOGO)

Date

Name of Spokesperson or Bank Official

Name of Bank

Street Address

City, State, Zip Code

Re: Application Description, CAIS Control Number

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

The OCC conducted a background investigation and examined the biographical and financial information submitted for *(name)*, who was proposed to become *(insert title)*. The OCC objects to *(name)* serving as *(insert title of position)* for the following reasons:

(List reasons for objection.)

Denial is based on a thorough review of all the information available, including representations made by you and your representatives in the application, subsequent correspondence, and telephone conversations.

If you have questions, please contact *(name)* at *(telephone number)*.

This objection 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 objection 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 decision 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
Proposed Management Official