

Objection to Significant Deviation

[OCC LOGO]

Date

President

Name of Bank

Address

City, State, ZIP Code

Re: Request from (*name of bank, city, state*) to implement a significant deviation or change from its business plan or operations

Dear Mr./Ms. (Name):

The Office of the Comptroller of the Currency (OCC) has reviewed (*name of bank*)'s (Bank) notice or request to implement a significant deviation or change from the Bank's business plan or operations, submitted to comply with the significant deviation condition imposed in connection with the initial (*charter, conversion, merger, or other type of application or notice*). Specifically, the Bank requested to (*describe significant deviation or change*).

[Optional paragraph: Describe any detail about the significant deviation or change deemed appropriate.]

[For all letters]

Based upon a review of the Bank's notice or request, including the representations and commitments made in the request and by the Bank's representatives, we object to your request as submitted.

[Describe reason(s) for objection. Provide sufficient detail to support decision.]

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 objection 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.

If you have any questions, contact *(insert appropriate title) (insert name of ADC, assigned portfolio manager, or EIC)* of the *(insert appropriate supervisory office)* at *(insert phone number)*.

Sincerely,

--Signature--

Name and Title

cc: Official File
Portfolio Manager or EIC