

Preopening Examination Notification

[OCC LOGO]

Date

National Bank Examiner

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr./Ms. (Name):

The (name) supervisory office has advised us that you will conduct the preopening examination of (name of bank) (in organization) on (date). The bank is located at (address).

The preliminary conditional approval letter contains numerous standard requirements, Minimum Policies and Procedures, and special conditions that must be met prior to opening. Please review the attached conditions together with the preopening examination and contact the licensing analyst immediately if any of the conditions have not been met.

The OCC granted preliminary conditional approval in part upon representations made in the business plan. You should review the business plan, determine what has been done to implement it, and discuss with management and the board of directors their intentions for the plan after the bank opens. Your letter summarizing the results of the preopening review should include comments on the efforts and plans of management and the board to implement the plan as proposed. You should highlight any major deviations from the plan that could result in our withdrawal of preliminary conditional approval or a delay in the bank opening.

Enclosed in this package are:

- *The charter file.* This file includes the original application materials, the Confidential Memorandum on suggested action, and correspondence, including the preliminary conditional approval letter and attachments, up to the date of preliminary conditional approval. You may find the Confidential Memorandum

particularly useful in reviewing the text of the original business plan and in attempting to determine if any significant changes have occurred.

- *The organization file.* This file will serve as a record of all communication between the OCC and the organizers following the date of preliminary conditional approval of the proposal.
- A list of follow-up organizational items.

Except for the contents of the application's business plan, the materials in these files are confidential and should be afforded appropriate protection.

Your letter report, together with the charter and in organization files, should be routed to (name) in the (location) no later than (date). Examiner hours to complete the examination should be charged to charter number (number). Please reference the above CAIS control number in all future correspondence. Contact (name) at (telephone number) if you have any questions.

Thank you for conducting the preopening examination.

Sincerely,

--Signature--

Name and Title

Attachments: Conditional Approval Letter
Standard
Minimum Policies and Procedures

Enclosures: Charter File (copy)
Organization File (copy)

cc: Charter File