

Acknowledgment of Receipt Letter

OCC LOGO]

Date

Name of Representative

Name of Bank

Address

City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr. or Ms. (Name):

This acknowledges receipt of your completed application and four copies of the required documents on (date). ***[For business reorganizations and qualifying business combinations]*** This application is eligible for expedited review. Unless you are informed otherwise, this application will be deemed approved as of (45th day after receipt date).

[For Oakar transactions under 12 USC 1815(d)(3) that do not qualify for expedited review]

The application has been accepted for filing as of (date). The Comptroller of the Currency (OCC) will decide the application on or before (date 59 days after the accepted date). We have not reviewed your application for substantial content. Should we require additional information, we will notify you and may extend the time for decision by 30 days to (date 89 days after the accepted date).

[For all business combinations]

As required by 12 USC 1828(c)(4), we will forward a copy of the application to the Department of Justice, the Federal Reserve Bank of (city), the Federal Deposit Insurance Corporation, and the Office of Thrift Supervision, requesting their comments on the competitive effects of the proposed transaction. The statute at 12 USC 1828(c)(11) also requires the Comptroller of the Currency (OCC) to consider efforts by all insured depository institutions involved in the transaction to combat money laundering. Accordingly, the OCC will request comments from these agencies for inclusion in our consideration of this factor. These agencies will have 30 days for applications processed under standard procedures (10 days for applications processed under emergency procedures) from the date they receive their copy to respond to our request. After the regulatory comment period has ended, and after the close of the public comment period (30 days for applications processed under standard procedures or 10 days for mergers processed under emergency procedures), the OCC can decide your application.

[For combinations involving an interim bank]

Effective this date, the OCC granted preliminary approval to organize the following interim national bank:

Title:

Location:

Capital Structure

Aggregate Capital Stock _____	Shares Authorized _____	Par Value Per Share _____
Aggregate Surplus _____	Shares Issued _____	Sales Per Share _____

Total Capitalization \$:

Preliminary approval is granted at this time so that you may proceed with the completion of all applicable steps of the organizational process for an interim national bank.

As soon as possible, you should file Articles of Association and an Organization Certificate for the interim national bank. Upon the OCC's acceptance of these documents, you will have formed a body corporate and may proceed to complete the organization of the interim national bank.

(For all business combination applications)

We have not yet analyzed your application for supervisory and banking factors. You are reminded that if we grant preliminary approval for the proposed (*merger, consolidation, purchase and assumption*), we will not issue a letter authorizing consummation, until we have received the following (*if applicable*) and the organization of the interim bank is completed:

- A Secretary's Certificate for each applicant bank, certifying that a majority of the board of directors has agreed to the proposed (*merger, consolidation, purchase and assumption*).
- An executed (*merger, consolidation, purchase and assumption*) agreement with Articles of Association for the resulting bank attached.
- A Secretary's Certificate for each bank, certifying that the required shareholder approvals have been obtained.
- Documentation that all other conditions that the OCC imposed have been met.

[For combinations of nonaffiliated institutions]

Additionally, we will not issue a letter certifying consummation until 15 days after the date of our preliminary approval, a period during which the Department of Justice may file an injunction to stop the transaction.

[If applicable] Also, we will not issue a letter certifying consummation, until the Federal Reserve Board grants final approval of the related holding company application.

You should include the CAIS control number on any correspondence related to this filing.
If you have questions, contact (name) at (telephone number).

Sincerely,

—Signature—

Name and Title

cc: Official File