Thirty-Day Extension Letter — Oakar

[OCC LOGO]

Date

Name of Contact Person Name of Bank Address City, State, ZIP Code

Re: Application Description, CAIS Control Number

Dear Mr. or Ms. (Name):

[Applies to national banks that are covered by 12 USC 215c.]

The Comptroller of the Currency (OCC) is extending the 60-day review period of (name of bank's) proposed business combination application in accordance with 12 USC 215c(b)(2). A review of the application indicates that (*describe the incomplete or inaccurate information*) is (*incomplete or inaccurate*). Provide the (*describe the required information*) by (*insert due date*).

The review period is extended for 30 days, extending the decision date from (*date*) to no later than (*date 89 days after it was filed*). If the required information is not submitted by (*insert due date*), the OCC may consider the application to be abandoned (12 CFR 5.13(c)).

If you have any questions, contact (name and title) at (phone number).

Sincerely,

–Signature–

Name and Title

cc: Official File