

Advance Branch Closing and Downgrade Notice

Date

Licensing Manager, District
Comptroller of the Currency
Address
City, State, ZIP Code

Re: Advance Branch Closing or Downgrade Notice

Dear Licensing Manager:

This is our official 90-day advance notice that the (national bank title, address, and charter number) intends to (close its branch or downgrade its full service branch to an ATM) at (address, city, state), popularly known as (branch popular name) as of (effective date). This branch was authorized by the Comptroller of the Currency (OCC) as branch number A - .

In support of this decision, enclosed is the detailed statement of the reasons for the decision to (close or downgrade) the branch and supporting statistical or other information consistent with the bank's written policy for branch closings.

[If applicable] Additionally, we have provided a 90-day advance notice to branch customers, a copy of which is enclosed. This notice to customers was mailed on (date). We also intend to post a notice at the branch site at least 30 days prior to the closing as required.

The branch being closed (is / is not) in a low- or moderate-income area. As of this date, the bank (is / is not) an interstate bank, and as of the date of the branch closing, the bank (expects / does not expect) to be an interstate bank.

The branch certificate/authorization will be returned at the time of closure.

Sincerely,

|Signature|

Name and Title

Enclosures