

Notice: Preferred Stock Terms

Date

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

Re: Preferred Stock Terms

Dear Licensing Manager:

The (name of bank and charter number) notifies you according to 12 CFR 5.46(g)(2) that it intends to issue preferred stock.

[Describe terms of the preferred stock concerning the preferred stock dividends, voting and conversion rights, retirement of the preferred stock, and rights to exercise control over management. If the shareholders already have approved the related amendments to the Articles of Association, include them. If the shareholders have not yet approved the amendments, provide a copy of the proposed amended Articles of Association, if prepared.]

The bank (has obtained/will obtain) shareholder approval of the (retirement of capital stock/acquisition of treasury stock) on (date). (If necessary) The bank (has prepared/will prepare) proxy materials under 12 CFR 11 and (has filed/will file) such proxy materials with the Securities and Corporate Practices Division.

If you have questions, please contact (name, address, city, state, ZIP Code) at (telephone and FAX number).

Sincerely,

Signature

Name and Title

Enclosure(s)

Amendment to the Articles of Association (*If applicable*)
Secretary's Certificate