UNIFORM Bank INTERSTATE APPLICATION

 (Check one or more appropriate boxes)

# Establish Relocate Close

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Branch |  |  |  |
|  **ATM Facility** |  |  |  |

APPLICANT INFORMATION:

Name:

Address:

City: State: Zip:

Contact Person: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address:

City: State: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

LOCATION:

Official Name of Office:

Trade Name of Office:

Proposed Address:

City \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ County:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State:\_\_\_\_\_\_\_\_\_\_\_ Zip:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address of Office to be Closed:

City: County: \_\_\_\_\_\_\_\_\_\_\_ State: \_\_\_\_\_\_\_\_ Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Proposed Effective Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

APPLICATION DETAILS (not required for notice of ATM facilities):

1. Briefly describe the services to be provided from the location, or in the case of a closing, services which will no longer be provided.

2. Provide details regarding any involvement in the proposal by any officer, director/trustee or ten (10) percent shareholder,or their interests, including any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts.

1. Provide a brief statement as to why the subject of the proposed transaction will promote the public convenience and advantage, or not have a material adverse effect on the public convenience and advantage.

4. (For interstate branches only) Is the establishment of a branch or relocation of an office consistent with intrastate branching restrictions that may exist in the state where the branch is located?

1. If there is any requirement to provide prior notification to the bank’s customers, or to provide general public notification through newspaper publication, provide a copy of the publication andthe date and place of such notification.
2. If applicable, state the reasons for closing the branch referenced in this application form. (Branch closing requires 90 days prior notice to the appropriate federal agency.)
3. If the bank’s last CRA rating was not at least satisfactory, provide a detailed explanation of how the subject of this application will promote the bank’s efforts to meet its CRA goals and correct any current deficiencies.
4. If enacted, will the subject of this application result in the demolition or significant alteration of any structure which may have historic or cultural significance?
5. Does the proposed branch comply with local zoning ordinances?

**Officer’s Signature: Date:**

**Print Name:**

**Title :**

**Uniform Interstate Application Instructions**

**I. GENERAL INFORMATION**

This “Uniform Application” was developed by the State/Federal Working Group for the purpose of reducing regulatory burden, by eliminating the need for banks to file multiple different application forms for common applications. Provision of the information in this application will meet the normal regulatory and statutory requirements of all state and federal bank regulatory agencies. In that minority of cases where additional information is required, the applicant will receive a separate request for additional information to supplement the application. All banks should refer to Regulatory Bulletin 2.1-104 for details on additional information that may be required.

In addition, a fee payable to the “Division of Banks” must be submitted at the time of filing the application. The fees are $500 to establish a branch, $500 to relocate a branch (including the main office), and $250 to close an office or redesignate the main office.

For banks that intend to establish a branch in Massachusetts, please refer to Regulatory Bulletin 2.1-104 to determine whether a notice or application is required.

The Division also accepts bank applications to establish or relocate a branch or relocate the main office submitted electronically through the Federal Deposit Insurance Corporation’s (FDIC) extranet (FDICconnect). State nonmember banks interested in using this service must register with the FDIC.

**II. FILING INSTRUCTIONS**

**For Massachusetts Branches:**

File one copy of this application with the Division of Banks addressed to the Commissioner of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118. You must also file the appropriate application with the primary federal regulator.

**For Interstate Applications:**

File one copy of this application with the Division and with the bank’s primary federal regulator -- Federal Deposit Insurance Corporation (FDIC) or Federal Reserve Bank (FRB). The Division will distribute copies to other interested states as necessary. Member banks have the option of either submitting this form to the FRB or following the FRB’s notice requirement in the case of establishing a branch. In addition, for any branch application, state nonmember banks may submit this form to the FDIC or submit a letter application to the FDIC containing all the information required in Part 303 of FDIC Rules and Regulations.

**III. TYPE OF APPLICATION**

Check whether this filing represents an application for establishment, closing, or relocation. If the bank intends to operate an Automated Teller Machine (ATM) at the location, the bank may submit either a notice or the Uniform Bank Interstate Application. In addition, please submit the following information within 30 days after opening an ATM location: whether or not the ATM will impose a surcharge; the amount of the surcharge (if applicable); the terminal identification number; and the date that the ATM began operations.

**IV. APPLICANT INFORMATION**

|  |  |  |
| --- | --- | --- |
| A. | Name and Address:  | Bank’s full name and main office address. |
| B. | Contact Person | Provide the name and address of the individual assigned to handle any inquiries or requests concerning this application. |
| C. | Official Name/Trade Name:  | Provide the official name and the trade name, as applicable, for the proposed office.  |
| D. | Proposed Location:  | Provide the complete street address of the location where the bank wishes to establish or relocate a new physical facility.  |
| E. | Address of Office to be Closed: | If the application involves the closing or relocation of an existing facility, provide the address of the location where the business will be closed. |
| F. | Proposed Effective Date: | Indicate the date the bank wishes the change to be effective. A subsequent notice of when the change actually took place may be required. |

**ANSWERS TO THE FOLLOWING QUESTIONS SHOULD BE PROVIDED IN LETTER FORM, AND ATTACHED TO THE APPLICATION COVER SHEET.**

**V. APPLICATION DETAILS**

1. Provide a brief description of the services to be offered at the location, such as “full service branch”, “trust services” or “mortgage loan origination.” It is not necessary to provide a complete laundry list of proposed activities, just the principal purpose of the office.

2. If the proposed transaction involves anofficer, director/trustee or ten (10) percent shareholder, or theirinterests, please provide details concerning any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts.

1. Provide an affirmative statement as to why the proposed transaction meets relevant standards for public convenience and advantage. Brief comments such as “will be adding new services” or “new competitor to the area” will generally be sufficient. In cases where the public benefit from the transaction becomes more problematic, greater detail of the perceived benefits will be required.

4 “The Riegle-Neal Interstate Banking and Branching Efficiency Act” makes initial entry, and subsequent branch expansion, subject to the laws of the individual states where the branch is to be located. If the state where the branch is to be located imposes limitations on the establishment of branch offices, please provide an affirmative statement that the proposed branch office will be in compliance with any restrictions in existence.

5. The Division and the primary federal regulator have requirements for public notification of the purchase and assumption, relocation, and particularly the closing, of any branch office. In response to this question, please provide information concerning what public notification steps have been undertaken or contemplated, including a copy of any required notice through newspaper publication with an indication of the date and place of such notification.Responses will be evaluated in relation to statutory requirements. Some relocations may be considered branch closures and subject to the customer notice requirement of 90 days specified in the “FFIEC Policy Statement Concerning Branch Closing Policies,” issued in September 1993. See Regulatory Bulletin 2.1-104 for language regarding required newspaper publications.

1. The Division and the primary federal regulator require information regarding the reason why an institution is closing a branch. Please state the specific reason(s) for closing the branch and provide statistical or other information in support of such reasons consistent with the institution’s written policy for branch closures.
2. The Division and the primary federal regulator are required to consider the bank’s compliance with the Community Reinvestment Act (CRA), or a state equivalent, before approving new branch offices. If the bank’s most recent CRA evaluation was not at least satisfactory, provide detailed justification as to why the deficiencies in the bank’s CRA compliance should not preclude approval of the branch application. Where the bank’s most recent CRA evaluation was “Needs to Improve” or worse, consult with the appropriate regulator before filing an application for a branch office.
3. Banks should provide documentation as to whether the branch will be in a location that is included in or eligible for inclusion in the National Register of Historic Places.
4. Please provide an affirmative statement that the establishment of the proposed branch office will be in compliance with any relevant local zoning ordinance. For nonmemberbanks, also briefly indicate the effect upon local traffic patterns.

For additional information on the application process, contact the Division of Banks, FDIC Regional Office, or Federal Reserve Bank before filing an application.