

APPLICATION FOR PERMISSION TO ESTABLISH BRANCH OFFICE

IMPORTANT NOTICE

This form is authorized by the Savings Bank Act and Illinois Savings and Loan Act of 1985. Disclosure of the application information is required for a complete application. Submission of an application is VOLUNTARY and there is no penalty for noncompliance. This form has been approved by the State Forms Management Center

FILING INSTRUCTIONS

All institutions seeking authority to establish a branch office pursuant to the Rules and Regulations of the Office of Banks and Real Estate must complete application for Permission to Establish a Branch Office. The application format is designed to meet the basic information requirements of the Director. Two copies of the application are to be filed at 122 South Michigan Avenue, Suite 1900, Chicago, IL 60603, to the attention of Thrift Regulation. To assure that the Director has sufficient facts to make a sound decision, applicants must provide complete responses to each item listed in the discussion and data sections. Applicants may include additional information that would clarify or support the request for permission. The Director may request applicants to provide additional information in connection with the application.

The Director shall consider the application and its filing confidential until the applicant is advised to publish notice. After publication, the application shall be made available for public inspection at the Director's office. The applicant may request that portions of the application be held from public review if it contains proprietary or other information that may place the applicant at a competitive or economic disadvantage it becomes available to the public.

GENERAL INFORMATION

Institution Name _____

Home Office Address _____

PROPOSED OFFICE LOCATION

Street Address _____

City/State/Zip _____

County _____

The proposed market area to be served by this office has the following boundaries:

IL 581-0038 (02-05)

North _____
South _____
East _____
West _____

Identify the nearest intersection (if proposed site does not have a specific address):

CERTIFICATION OF RESOLUTION

As the duly elected officials of the above institution, we certify that at a meeting of the Board of Directors legally held on, _____, a resolution was passed directing the officers of the institution to prepare and file an application as specified above in conformance with the Rules and Regulations of the Office of Banks and Real Estate. The undersigned officials of the institution hereby attest to the adoption of the necessary resolution and certify as to the correctness of all information in support of this application.

Institution

President

Secretary

Date

PREFACE

Briefly highlight (2 pages or less) the key aspects of the application.

DISCUSSION

1. Describe leasing or purchase agreements for the site and demonstrate that there will be no conflict of interest regarding the purchase or leasing of the office space. Indicate the prospective opening date.
2. Give a physical description of the proposed office and indicate the services to be offered.
3. Estimate the cost of establishing and operating the proposed office (e.g., capital investment, leasehold improvements, furniture, fixtures and equipment, etc.) and the anticipated volume of business for the first year. Describe what effect the office will have on the institution's overall operations (earning, capital).
4. Identify the market area for the proposed office. Explain how the opening of the office would not unduly injure any other existing savings bank(s) or savings and loan association(s) in the market area.

Discuss any other relevant information