

## Notice of Intent to Establish a Bank or Savings Bank Branch

The Director of the Department of Insurance and Financial Services has determined that this notice is available for public inspection or copying pursuant to the provisions of the Freedom of Information Act, PA 442 of 1976, MCL 15.231 et seq., section 2109 of the Michigan Banking Code of 1999, as amended, MCL 487.12109, and section 231 of the Michigan Savings Bank Act, as amended, MCL 487.3213. Accordingly, except as otherwise indicated in this notice, the contents of the notice shall be disclosed to any person who properly requests an opportunity for inspection, examination, or copying.

Establishment and operation of a branch is primarily subject to the requirements and limitations of section 3711 of the Michigan Banking Code of 1999, as amended or section 417 of the Savings Bank Act, as amended.

1. To notify the Director of the Department of Insurance and Financial Services (DIFS) of the bank's intent to establish a branch, please submit a letter addressed to the Director. The letter must contain the following information:
  - A. Type and Location** - Indicate the type of branch, e.g., traditional, supermarket, retirement, limited hours, mobile, etc. and the proposed location, including the street address, city, village or township, county, and state of the proposed branch. If the branch is a mobile branch, the notice must contain a statement that the bank intends to move the physical structure of the branch from time to time.
  - B. Bank Premises** - Indicate if the proposed branch will be built, leased, or purchased, and provide abbreviated detail regarding the lessor and all costs associated with the branch. If the branch will be acquired from another depository institution, attach a copy of the purchase and assumption agreement or similar document and include the bank's pro forma capital ratios subsequent to acquisition. Please indicate the anticipated opening date of the branch.
  - C. Conflicts/Affiliations** - Discuss any affiliate, director, officer, or principal shareholder involvement in connection with establishment of the branch and furnish documentation to support the arms length nature of the transaction.
  - D. Condition of Bank** - Detail any material financial and/or managerial changes since the last report of examination. Please do not submit a copy of the bank's most recent call report (balance sheet and income statement) in response to this question.
2. DIFS reserves the right to return an incomplete written notice and to require additional information.
3. If DIFS takes no action with regard to the written notice, the branch must be opened within twelve (12) months from the date DIFS received notification or the notification procedure will begin anew.
4. Questions pertaining to the notification requirements may be directed to the Office of Banking at 517-284-8834.
5. Mail the notification letter to:  
**DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
ATTENTION: OFFICE OF BANKING  
P. O. BOX 30220  
LANSING, MI 48909-7720**

We suggest that the appropriate federal regulatory application(s)/notice(s) be filed contemporaneously with the filing of this notice. You are also encouraged to contact the Environmental Review Coordinator, Michigan State Historic Preservation Office, Michigan State Housing Development Authority, 735 E. Michigan Ave., Lansing, Michigan 48912, 517-373-1630, to obtain the required federal regulatory agency site clearance.

*Authorized by PA 276 of 1999, as amended or PA 354 of 1996, as amended. Required to establish a bank branch.*