

## DIVISION OF FINANCE

Telephone 573-751-3242  
Mailing Address:  
P. O. Box 716  
Jefferson City, Missouri 65102-0716



Harry S Truman State Office Building  
Sixth Floor  
301 West High Street  
Jefferson City, Missouri 65101

Enclosed is an application to establish or relocate a branch of a Missouri state chartered bank. This form also addresses the requirements of your primary federal regulator (the FDIC or Federal Reserve Bank). Upon completion, an originally signed application should be forwarded to this office as well as the FDIC or Federal Reserve Bank. You are also directed to Paragraph 5 of the attached form regarding federal publication requirements.

Please note that in addition to the application itself, you must provide this office a copy of a board resolution which directs and authorizes the officers who sign the application, to act on behalf of the bank. Additionally, please be aware of the following Missouri state statutes and regulations:

- Section 362.105.2(1) RSMo 2016 allows banks to purchase or lease, in an amount not exceeding its legal loan limit, real property and improvements for the convenient conduct of its functions. If the purchase or lease exceeds the legal lending limit, or is from an officer, director, employee, affiliate, principal shareholder or a related interest of such person, prior approval is required.
- Section 362.107.4 RSMo 2016 requires this office to consider the convenience, needs, and welfare of the people of the community and area to be served when determining whether or not to approve a branch application. Item 3 of the application form addresses this requirement by requesting a brief narrative. In this statement, please project the dollar amount of deposits and net income this location will attain by the end of the third year of operation. Please note that in select cases, additional detailed projections and statistical support may be requested.
- Regulation 20 CSR 1140-2.060 states in part that fixed assets including real estate, buildings, and furniture and fixtures should be less than 50 percent of equity capital and reserves. A "Wild Card" letter dated October 3, 2001, raised the percentage for banks with an overall CAMELS rating of "1" or "2" to 75 percent, provided an after-the-fact notice is supplied. Any investment over 75 percent would require prior approval from the Commissioner.

If you have any questions regarding these forms or instructions, please contact the appropriate review examiner in our office.

# UNIFORM INTERSTATE APPLICATION/NOTICE

Missouri Division of Finance

Purpose: Application or Notice: BRANCH  
(Circle One) ATM FACILITY  
PLACE OF BUSINESS/LPO

ESTABLISH	RELOCATE	DISCONTINUE

\*In shaded area, neither application nor notice is required for federal purposes.  
(Check one or more appropriate boxes)

\*(Note: Many state application requirements parallel federal requirements. Check with the home state regulator to verify whether your institution must fulfill either a notice or application requirement.)

## APPLICANT INFORMATION:

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

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

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

Address: \_\_\_\_\_

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

## LOCATION:

Official Name of Office: \_\_\_\_\_

Trade Name of Office: \_\_\_\_\_

Proposed Address: \_\_\_\_\_

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

Address of Office to be Discontinued: \_\_\_\_\_

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

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

## APPLICATION DETAILS:

1. Briefly describe the services to be provided from the location, or in the case of a discontinuance, services which will no longer be provided.
2. Provide details regarding any involvement in the proposal by any officer, director or ten (10) percent shareholder, or their interests, including any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contacts.
3. Please 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.

### For Applications Involving Branch Offices Only (Information for federal purposes):

4. 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?
5. 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 and the date and place of such notification.
6. State the reasons for closing/discontinuing the branch referenced in this application/notice form. (Branch Discontinuance requires 90 days prior notice to the appropriate federal agency.)
7. 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.
8. If enacted, will the subject of this application result in the demolition or significant alternation of any structure which may have historic or cultural significance?
9. Does the proposed branch comply with local zoning ordinances?

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ Title: \_\_\_\_\_

## **Uniform Interstate Application/Notice 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 of 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. This form may also be used for filing a "Notice" where no formal application is required.

### **II. FILING INSTRUCTIONS**

File one copy of this application with the Home State Regulator (Licensing Agency) and with the bank's primary federal regulator – Federal Deposit Insurance Corporation (FDIC) or Federal Reserve Bank (FRB). The Home State Regulator 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**

Circle whether this filing represents an application or whether it is being made for "notice" purposes only, then check the appropriate box for establishment, discontinuance, or relocation. Also check whether the application concerns a "branch office"; "place of business" other than a branch office, such as a "loan production office" (LPO) or representative office; or an "automated service teller machine or cash dispensing machine. The activity conducted at the location will determine whether the office is considered a "branch" under state or federal statutes.

#### **I. APPLICANT INFORMATION**

- A. Name and Address: Bank's full name and headquarters 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.
- 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 APPLICATIONS COVER SHEET.**

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**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 an officer, director or ten (10) percent shareholder, or their interests, please provide details concerning any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts.
3. 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.

***Note: Many state application requirements parallel federal requirements. Check with the home state regulator to determine whether your institution must file either a notice or application.***

**QUESTIONS 4-9 APPLY ONLY TO APPLICATIONS INVOLVING  
THE ESTABLISHMENT, RELOCATION, OR DISCONTINUANCE OF  
A BRANCH OFFICE. THEY NEED NOT BE ANSWERED  
FOR OTHER TYPES OF APPLICATIONS.**

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 primary federal regulator and many states, have requirements for public notification of the establishment, and particularly the discontinuance, 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.
6. The primary federal regulator and many state supervisors require information regarding the reason why an institution is discontinuing a branch. Please state the specific reason(s) for discontinuing the branch and provide statistical or other information in support of such reasons consistent with the institution's written policy for branch closures.
7. The primary federal regulator and many state supervisors 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.
8. 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.
9. Please provide an affirmative statement that the establishment of the proposed branch office will be in compliance with any relevant local zoning ordinance. For nonmember banks, also briefly indicate the effect upon local traffic patterns.

*For additional information on the application process, contact the FDIC Regional Office, Federal Reserve Bank, or Home State Banking Department before filing an application.*