

UNIFORM INTRA/INTERSTATE APPLICATION APPLICATION INSTRUCTIONS

I. GENERAL INFORMATION

This Uniform Application was developed by the State/Federal Working Group for the purpose of reducing regulatory burden, by elimination 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, you will receive a separate request for additional information to supplement the application. You may also use this form 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 (FDIC/FRB). The Home State Regulator will distribute copies to other interested states as necessary.

III. TYPE OF APPLICATION

Regarding the first line of information, circle whether this filing represents an application or 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 location such as a stand alone automated 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.

IV. APPLICANT INFORMATION

- A. Name and Address: Bank's full name and main bank address.
- B. Correspondent: Provide the name and address of the individual the bank wants to handle any inquiries or requests concerning this application.
- C. Official Name: Provide the official, or trade name for the proposed office, such as the "17th and Main", or "Wholesale Mart".
- D. Proposed Location: Provide the complete street address of the location where the bank wishes to establish or relocate a new branch.
- E. Address of Office to be Discontinued: If the application involves the discontinuance, or relocation of an existing facility, provide the address of the location where the business will be discontinued.
- F. Proposed Effective Date: Indicate the date the bank wishes to effect the change. 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.

For additional information on the applications process you may wish to contact the FDIC; FRB; or your Home State Banking Department before filing an application.

V. APPLICATION DETAILS

1. Only a brief description is necessary, such as full-service branch, or mortgage loan origination. It is not necessary to provide a complete laundry list of proposed activities, but just the principal purpose of the office.
2. If the proposed transaction will result in the purchase or lease of any asset from an insider, officer, director or 10 percent shareholder, or one of his/her interests, or result in the payment of money to an insider or one of his/her interests for services, please provide details.
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, response will call for greater detail of the perceived benefits.

THE FOLLOWING FIVE QUESTIONS 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. Your primary federal banking agency and state of Montana have requirements for public notification on 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. Your response 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 supervisor and the state of Montana, 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, you must 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, you should consult with your appropriate regulator before filing an application for a branch office.
7. Banks should provide an affirmative statement as to whether the site is included in or eligible for inclusion in the National Register of Historic Places. In the case of applications to establish or relocate a branch office, please provide evidence that clearance has been obtained from the State

Historic Preservation Officer (SHPO). FDIC will act on applications prior to obtaining SHPO clearance; however, such approvals will be expressly conditioned upon obtaining clearance.

8. Please provide an affirmative statement that the establishment of the proposed branch office will be in compliance with any relevant local zoning ordinance. For banks not a member of the Federal Reserve System, also briefly indicate the effect upon local traffic patterns.