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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

August 16, 2000

**Corporate Decision #2000-13**  
**September 2000**

Mr. G. Kenneth Perine  
President  
The National Bank of Middlebury  
22-23 Main Street, Post Office Box 189  
Middlebury, Vermont 05753-0189

Re: Application by The National Bank of Middlebury, Middlebury, Vermont ("NB of Middlebury") to relocate the "Bristol Branch" from 5 Main Street to 28 Main Street, Bristol, Addison County, Vermont  
Application Control Number: 2000-NE-07-0021

Dear Mr. Perine:

This is to inform you that on August 16, 2000, the Office of the Comptroller of the Currency ("OCC") approved your application to relocate the "Bristol Branch" from 5 Main Street to 28 Main Street, Bristol, Addison County, Vermont.

This approval is granted based on a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives. In addition, this approval is granted subject to the Memorandum of Agreement ("MOA") signed by NB of Middlebury, the Vermont State Historic Preservation Officer, and the OCC. A signed original copy of the MOA is attached. Copies of the MOA are also being provided to the other parties to the agreement as well as the Advisory Council on Historic Preservation. The stipulations specified in the MOA must be implemented before the OCC will authorize the branch to open.

Please be advised that, if the branch is not opened within 18 months from this date, the approval will automatically terminate unless the OCC grants an extension. Also, the bank must advise the Northeastern District Office in advance of the branch opening date so that the OCC may issue the necessary authorization letter. Your letter should include the exact street address and the popular name by which the branch will be known.

Mr. G. Kenneth Perine  
The National Bank of Middlebury  
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If you have any questions, please contact Analysis Specialist Nina Lipscomb in our Northeastern District Office at (212) 790-4055 or me at (202) 874-4957. Also, please reference the application control number in any correspondence with the OCC.

Sincerely,

**~~signed~~**

Maria G. Arevalo  
National Bank Examiner/Senior Licensing Analyst  
Bank Organization and Structure

Attachment: Memorandum of Agreement