

Application: Reverse Stock Split

Date

Licensing Manager, District
Comptroller of the Currency
Street Address
City, State, ZIP Code

Re: Reverse Stock Split

Dear Licensing Manager:

The (name of bank and charter number) wishes to elect the corporate governance provisions and complete a reverse stock split in accordance with those provisions.

[Describe the corporate governance law the bank purposes to adopt and how that law complies with applicable federal banking statutes or regulations (i.e., authority to conduct reverse stock splits under state law) and provides dissenters' rights for shareholders in reverse stock splits.]

[Describe legitimate corporate purpose for the reverse stock split.]

[Describe the method used to establish a price].

The effects of the change on the equity capital accounts and capital ratios are detailed in the attached schedules (for assistance, see the "Optional Worksheet to Assist in the Risk-Based Capital Ratio Computation" included in the Consolidated Reports of Condition and Income).

The resulting capital structure will comply with all statutory minimum capital requirements, including 12 USC 51 (capital requirements), 12 USC 371d (investment in bank premises), and 12 CFR 6 (prompt corrective action).

The bank (is/is not) currently subject to a capital plan filed with the Comptroller of the Currency.

The bank (has obtained/will obtain) shareholder approval of the (retirement of capital stock/acquisition of treasury stock) on (date).

(If applicable) The proposed change conforms to the plan by (provide explanation). A copy of the plan is attached.

A filing fee of \$ (amount) is enclosed.

We request OCC action on this application no later than (date).

If you have questions, please contact (name, address, city, state, ZIP Code) at (telephone and FAX number).

Sincerely,

|Signature|

Name and Title

Enclosures

Amendment to the Articles of Association
Capital Plan (*If applicable*)
Capital Schedules