OFFICE OF THRIFT SUPERVISION

NOTICE TO COMMENCE PRESCRIBED SERVICES OR ACTIVITIES
FOR SAVINGS AND LOAN HOLDING COMPANIES

TO: Office of Thrift Supervision                             Date of Notice: ________________

We, the undersigned executive officer and secretary, pursuant to a resolution of the majority of the members of the board of directors, of:

__________________________________________________________________________________
Holding Company Name

__________________________________________________________________________________
Name of Savings Institution Subsidiary

__________________________________________________________________________________
Street Address of Savings Institution Subsidiary (include City, State, and Zip Code)

(hereinafter the Holding Company), hereby provide notice to the Office of Thrift Supervision (OTS) that the Holding Company intends to commence performing or engaging in the activity of _____________, as prescribed by 12 C.F.R. §§ 584.2-1(b) and 584.2-1(c) and do hereby certify:

1. That, to the best of our belief, the activity or service proposed would be a proper incident to the operations of a savings institution and would not be detrimental to the interests of savings account holders;

2. That the institution and holding company will abide by all related laws regulations, rules, and guidance issued by the OTS;

3. That, if applicable, the institution and holding company has attached any additional information required pursuant to 12 C.F.R. § 584.2-1; and

4. That we are aware the OTS may request additional information or may impose conditions for the commencement of or engagement in such activities and may determine that the commencement of or engagement in such activities does not comply with 12 C.F.R. §584.2-1.

__________________________________     _______________________
Executive Officer     Secretary

_______________________
Date of Receipt by OTS

OTS Form 1564
Revised September 2008