

Savings associations are required by regulation to provide the public with advance notice of certain activities as they pertain to specific application types. The form of publication to be used will depend on the type of application filing that has been submitted to OTS. Specific guidance on public notice requirements for individual application types may be found in the handbook section for that application. The following are examples of publication forms that should be used by applicants to satisfy public notice requirements.

- Exhibit 1 **Notice of Filing of Application or Notice for Acquisition of a Savings Association.** For filings required pursuant to 12 C.F.R. § 574.3. Pursuant to 12 C.F.R. §§ 574.6(d)(1), 516.60, and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community in which the home office of the savings association whose stock is to be acquired is located and, if applicable, the community in which the home office of the acquiror's largest subsidiary savings association is located.
- Exhibit 2 **Establishment of a Branch Office, or Change of Location of an Office (Standard Filers).** For filings required pursuant to 12 C.F.R. § 545.95. Pursuant to 12 C.F.R. §§ 516.60 and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community to be served by the branch office, or, in the case of the change of location of an office, in both the community in which the existing office is located and in the community to be served by the new office.
- Exhibit 3 **Establishment of a Branch Office, or Change of Location of an Office (Highly-Rated Associations).** For branch-related activities excepted from 12 C.F.R. § 545.95, pursuant to 12 C.F.R. § 545.93(b)(3). Pursuant to 12 C.F.R. §§ 516.60, 516.70, and 545.93(b)(3)(ii)(C), notice must be published no earlier than 12 months before and no later than 35 calendar days before the proposed action, in the community to be served by the branch office, or, in the case of the change of location of an office, in both the community in which the existing office is located and in the community to be served by the new office.
- Exhibit 4 **Notice of Assumption of Deposit Application.** For assumption of deposit liabilities, primarily involving the purchase of branch offices by a savings association. For filings required pursuant to 12 C.F.R. § 563.22(a). Pursuant to 12 C.F.R. §§ 516.60, 516.70, and 563.22(e)(1)(i), notice must be published no earlier than seven calendar days before and no later than the filing date of the application, and on a weekly basis over the 30 day notice period, in the community in which the savings association's home office is located.
- Exhibit 5 **Notice of Merger Application.** For the purchase of all or substantially all of a financial institution by a savings association. For filings required pursuant to 12 C.F.R. § 563.22(a). Pursuant to 12 C.F.R. §§ 516.60, 516.70, and 563.22(e)(1)(i), notice must be published no earlier than seven calendar days before and no later than the filing date of the application, and on a weekly

basis over the 30 day notice period, in the community in which the savings association's home office is located.

- Exhibit 6 **Notice of Filing of Application For Permission to Organize a Federal Savings Association.** For filings required pursuant to 12 C.F.R. § 543.2 or 552.2-1. Pursuant to 12 C.F.R. §§ 516.60 and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community in which the proposed savings association's home office will be located.
- Exhibit 7 **Combined Notice of Filing of Application For Acquisition Of A Savings Association And For Permission To Organize A Federal Savings Association.** For filings required pursuant to 12 C.F.R. §§ 574.3 and 552.2-1. Pursuant to 12 C.F.R. §§ 516.60 and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community in which the proposed savings association's home office will be located and, if applicable, the community in which the home office of the acquiror's largest subsidiary savings association is located.
- Exhibit 8 **Combined Notice of Filing Of Application For Acquisition Of A Savings Association And Notice Of Merger.** For filings required pursuant to 12 C.F.R. §§ 574.3 and 563.22(a). Pursuant to 12 C.F.R. §§ 516.60, 516.70, and 563.22(e)(1)(i), notice must be published no earlier than seven calendar days before and no later than the filing date of the application, and on a weekly basis over the 30 day notice period, in the community in which the home office of the savings association whose stock is to be acquired is located and, if applicable, the community in which the home office of the acquiror's largest subsidiary savings association is located.
- Exhibit 9 **Combined Notice Of Filing Of Application For Acquisition Of A Savings Association And Application For Permission To Convert To A Federal Savings Association.** For filings required pursuant to 12 C.F.R. §§ 574.3 and 552.2-1. Pursuant to 12 C.F.R. §§ 516.60 and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community in which the proposed savings association's home office is located and, if applicable, the community in which the home office of the acquiror's largest subsidiary savings association is located.
- Exhibit 10 **Notice Of Filing Of Application For Permission To Convert To A Federal Savings Association.** For filings required pursuant to 12 C.F.R. §§ 543.8 or 552.2-6. Pursuant to 12 C.F.R. §§ 516.60 and 516.70, notice must be published no earlier than seven calendar days before and no later than the filing date of the application, in the community in which the proposed savings association's home office is located.

EXHIBIT 1**NOTICE OF FILING OF APPLICATION OR NOTICE FOR ACQUISITION OF A SAVINGS ASSOCIATION**

This is to inform the public that under 12 C.F.R. § 574.3 of the Regulations of the Office of Thrift Supervision (OTS) for Acquisitions of Savings Associations, *[Acquiror(s) or Holding Company(ies) name, City, and State]* will file on or about *[date]* an application with OTS, to acquire control of *[Exact Corporate Name of Target Institution, City, State]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Corporate Title]* to its address stated above *[or other appropriate name, title, organization and full address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by filing a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the nonconfidential portions of the application and the nonconfidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 2**NOTICE [(TO ESTABLISH A BRANCH OFFICE) OR (TO CHANGE THE LOCATION OF AN OFFICE)]**

This is to inform the public that under 12 C.F.R. Section 545.95 of the Regulations of the Office of Thrift Supervision (OTS), [*Thrift Corporate Title, Street Address, City, Town, State, and Zip Code*] [*has filed/intends to file*] an application with OTS for permission to [*(establish a branch office at (proposed location)) or (change the location of a branch office from (present address) to (proposed address))*].

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, [*Street Address, City, State, and Zip Code of applicable Regional Office*], and to the attention of [*Name or Title of contact person*] of [*Thrift Corporate Title*] to its address stated above [*or other appropriate name, title, organization, and full address to ensure delivery of the comment*]. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the non-confidential portions of the application and the non-confidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at [*Telephone Number*].

EXHIBIT 3**NOTICE [(TO ESTABLISH A BRANCH OFFICE) OR (TO CHANGE THE LOCATION OF AN OFFICE)]**

This is to inform the public that under 12 C.F.R. Section 545.93 of the Regulations of the Office of Thrift Supervision (OTS), [*Thrift Corporate Title, Street Address, City, Town, State, and Zip Code*] intends to [(*establish a branch office at (proposed location)*) or (*change the location of a branch office from (present address) to (proposed address)*)].

Anyone may submit written comments within 30 calendar days of the date of publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, [*Street Address, City, State, and Zip Code of applicable Regional Office*], and to the attention of [*Name or Title of contact person*] of [*Thrift Corporate Title*] to its address stated above [*or other appropriate name, title, organization, and full address to ensure delivery of the comment*]. Written comments in opposition to [(**establishment of the proposed branch**) or (**the relocation**)] should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

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EXHIBIT 4**NOTICE OF ASSUMPTION OF DEPOSITS APPLICATION**

Notice is hereby given that application has been made to the Office of Thrift Supervision (OTS), for approval of the assumption of liabilities of the *[address of branch(es)]* branch office[s] of *[Exact Corporate Name of Selling Institution, City, State]* by *[Exact Corporate Name of Purchasing Association, Street Address, City, State, and Zip Code]*.

It is contemplated that *[Name of Purchaser]* will continue to operate the acquired branch office[s] at *[its or their]* current location[s]. *[Note: If all or certain offices will be closed or consolidated, substitute the following “(Name of Purchaser) will (discontinue operations of the acquired branch office(s) at (its or their) current location(s)) or (continue to operate the acquired branch offices at their current locations with the exception of (identify the location of each office to be closed including Street Address, City, State))”]*.

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Section 563.22 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the initial publication date of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Purchasing Association]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

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EXHIBIT 5**NOTICE OF MERGER APPLICATION**

Notice is hereby given that application has been made to the Office of Thrift Supervision (OTS), for approval of the merger of *[Exact Corporate Name of Selling Institution, City, and State]* into *[Exact Corporate Name of Purchasing Association, Street Address, City, State, and Zip Code]*.

It is contemplated that all offices of the above-named depository institutions will continue to operate with the exception of *[identify location of each office to be closed including Street Address, City, State]*. *[Note: If no offices will be closed or consolidated, insert instead: “(Name of Purchaser) will continue to operate the office(s) at (its or their) current location(s).”]*

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Section 563.22 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the initial publication date of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Purchasing Association]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

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EXHIBIT 6**NOTICE OF FILING OF APPLICATION FOR PERMISSION TO ORGANIZE A
FEDERAL SAVINGS ASSOCIATION**

This is to inform the public that under 12 C.F.R. Section *[543.2 or 552.2-1]* of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Name of organizing group & location including Street Address, City, State, and Zip Code]* has filed an application with OTS, for permission to organize a Federal savings association to be known as *[corporate title of savings association]* and located at, or in the immediate vicinity of, *[proposed location including Street Address, City, State]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name of the organizing group and contact name]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the non-confidential portions of the application and the non-confidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 7**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS ASSOCIATION AND FOR PERMISSION TO ORGANIZE A FEDERAL SAVINGS ASSOCIATION**

This is to inform the public that under 12 C.F.R. Sections 574.3 and 552.2-1 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Acquiror(s) or Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with OTS, for permission to organize and acquire control of a Federal savings association to be known as *[thrift corporate title]* and located at, or in the immediate vicinity of, *[proposed location...Street Address, City, State]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Acquirer or the Holding Company]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the non-confidential portions of the application and the non-confidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 8**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS ASSOCIATION AND NOTICE OF MERGER**

This is to inform the public that under 12 C.F.R. Sections 574.3 and 563.22 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with OTS, to acquire control of *[Exact Corporate Name of Selling Institution, City, State]*, through *[briefly describe the transaction, e.g. merger, consolidation, purchase and assumption, etc., with/into/of/to, include the Exact Corporate Titles of financial institutions involved]*.

It is contemplated that all offices of the above-named depository institutions will continue to operate with the exception of *[identify location of each office to be closed including Street Address, City, State]*. *[Note: If no offices will be closed or consolidated, insert instead: “(Name of Holding Company) will continue to operate the office(s) at (its or their) current location(s).”]*

This notice is published pursuant to 12 U.S.C. Section 1828(c) of the Federal Deposit Insurance Act and 12 C.F.R. Sections 563.22 and 574.6 of the regulations of OTS. This notice will appear at approximately one-week intervals over a 30-day period beginning *[date]* and ending *[date]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the initial publication date of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Acquirer or the Holding Company]* to its address stated above *[or other appropriate name, title, organization and full address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the non-confidential portions of the application and the non-confidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 9**NOTICE OF FILING OF APPLICATION FOR ACQUISITION OF A SAVINGS ASSOCIATION AND APPLICATION FOR PERMISSION TO CONVERT TO A FEDERAL SAVINGS ASSOCIATION**

This is to inform the public that under 12 C.F.R. Sections 574.3, and 552.2-6 of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Acquiror(s) or Holding Company(ies) name, Street Address, City, State, and Zip Code (complete mailing address is needed for only one entity for the purpose of receiving comment letters, whereas additional entities need only City and State)]* will file on or about *[date]* an application with OTS, to acquire control of *[Exact Corporate Name of Proposed Savings Association, City, State]*. As part of the transaction, *[Exact Corporate Title of the converting institution]* will file an application to convert from a *[specify the existing charter type of the converting institution]* to a Federal savings association to be called *[Exact Corporate Name of Proposed Savings Association]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of the Acquirer or the Holding Company]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment letter]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by including a written request for a meeting with your comment to OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address the facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

You may view the non-confidential portions of the application and the non-confidential portions of all comments filed with OTS by contacting the OTS Regional Office listed above. This information is available for public viewing at the appropriate OTS Regional Office during regular business hours. If you have any questions concerning these procedures, contact the OTS Regional Office at *[Telephone Number]*.

EXHIBIT 10**NOTICE OF FILING OF APPLICATION FOR PERMISSION TO CONVERT TO A
FEDERAL SAVINGS ASSOCIATION**

This is to inform the public that under 12 C.F.R. Section *[543.8 or 552.2-6]* of the Rules and Regulations of the Office of Thrift Supervision (OTS), *[Exact Corporate Title of the converting institution, Street Address, City, State, and Zip Code]* will file on or about *[date]* an application with OTS, to convert from a *[specify the existing charter type of the converting institution]* to a Federal savings association to be called *[Exact Corporate Name of Proposed Savings Association]*.

Anyone may submit written comments in connection with this application within 30 calendar days of the publication of this notice. The comment must be sent simultaneously to the Regional Director, Office of Thrift Supervision, *[Street Address, City, State, and Zip Code of applicable Regional Office]*, and to the attention of *[Name or Title of contact person]* of *[Name of Converting Institution or substitute contact if another entity is selected to receive the comment]* to its address stated above *[or other appropriate name, title, organization, and full address to ensure delivery of the comment]*. Written comments in opposition to the application should address the regulatory basis for denial of such application, and be supported by the information specified in 12 C.F.R. Section 516.120(a). You may request a meeting on such application by a written request for a meeting with your comment with OTS. Your request should describe the nature of the issues or facts to be discussed and the reasons why written submissions are insufficient to adequately address these facts or issues. OTS will grant a meeting request only when it finds that written submissions are insufficient to address the facts or issues raised, or otherwise determines that a meeting will benefit its decision making process.

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