



July 23, 2021

**CRA Decision #214
August 2021**

Ms. Jill Harrison
Vice President
Bank of America National Association
849 Fairmount Avenue
Towson, MD 21286

Re: Branch Application by Bank of America, National Association, Charlotte, North Carolina
OCC Control Number: 2021-LB-BranchNew-321715

Dear Ms. Harrison:

The Office of the Comptroller of the Currency (OCC) hereby approves the application by Bank of America, National Association to establish a branch at **2726 East Berry Street, Fort Worth, Texas 76105** to be known as **Berry and Mitchell** branch. 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. Based on this review, the OCC determined that approval to establish the branch is consistent with the relevant factors set forth in 12 CFR 5.30, including applicable state law, and with the Community Reinvestment Act (CRA). This letter also serves as authorization for the Bank to establish Branch Number **213493A** at the above noted address.

The OCC received one public comment regarding the transaction. The OCC has considered the concerns of the commenter as they related to the statutory and regulatory factors noted above, including performance under the CRA, and the probable effects of the merger on the convenience and needs of the communities to be served. Based upon this review, the OCC finds the facts to be consistent with approval.

If the branch is not opened within 18 months of this approval, the approval automatically terminates unless the OCC grants an extension.

Within 10 days of opening the branch, the Bank must advise this office of the branch's opening date, so that the OCC may complete its records. Please reference the OCC Control Number in your letter.

If the branch is closed, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to 12 USC 1831r-1. Following the expiration of the 90-day notification period, a final closing notice should be submitted to this office.

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This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. Our approval is based on the Bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

If you have any questions, please contact Licensing at largebanks@occ.treas.gov.

Sincerely,

/s/

Karen Marcotte
Director for Licensing Activities