



STATE OF CONNECTICUT
DEPARTMENT OF BANKING
 BANK EXAMINATION DIVISION
 260 CONSTITUTION PLAZA, HARTFORD, CT 06103-1800



APPLICATION TO ESTABLISH A MOBILE BRANCH

Filed by _____
 Name of Institution

Federal Employment Identification Number _____

This application must be accompanied by:

- (a) At least one completed “**Supplemental Schedule**”, detailing a predetermined location at which the proposed mobile branch will operate. After a mobile branch has been approved, a completed “**Supplemental Schedule**” must be submitted for approval of the commissioner, in advance, for each predetermined location of the mobile branch.
- (b) A certified copy of the vote of the Board of Directors authorizing the mobile branch, including in the case of Connecticut banks, approval of capital expenditures (must include dollar amount of expenditure).
- (c) A copy of any application(s) submitted to federal regulatory agencies.
- (d) A copy of the applicant’s most recent balance sheet and income statement (should not be dated prior to end of previous month).
- (e) A statement explaining how the mobile branch will address the credit and consumer banking needs of the community(ies) in which it will operate. If this application is approved, this statement must become and remain part of the bank’s CRA Public File.
- (f) A copy of the bank’s business plans, feasibility studies and income and expense projections supporting the establishment of the mobile branch.
- (g) A check in the amount of \$1,500, made payable to “**Treasurer, State of Connecticut**”.

This branch application is filed pursuant to the provisions of Section 36a-145 of the Connecticut General Statutes, as amended.

Date: - -

Signature: _____

Print: _____

Title: _____

Phone: _____

NOTE: BLANK PAGES MAY BE USED IF ADDITIONAL SPACE IS NEEDED TO ANSWER THE FOLLOWING. ANY ADDITIONAL INFORMATION WHICH IS DEEMED APPROPRIATE MAY BE SUBMITTED.

1. Identify the following for the mobile branch, if it will be owned (indicate if estimated):

(a) Cost of the mobile branch being purchased: _____

(b) Cost of modifications to the mobile branch: _____

(c) Cost of furnishings, etc., if not included above: _____

(d) Other costs: _____

Describe: _____

(e) TOTAL EXPENDITURES FOR MOBILE BRANCH PURCHASE _____

2. Date(s) that Board of Directors authorized expenditures:

□	□	-	□	□	-	□	□
□	□	-	□	□	-	□	□

3. If mobile branch will be rented/leased, specify:

(a) Name and address of owner/lessor: _____

(b) Rental/lease cost (per day, week, etc.): _____

(c) Duration of agreement: _____

For questions 4 and 5 below, the term “insider” is defined as:

(i) A director of the applicant institution;

(ii) An officer of the applicant institution;

(iii) A person who directly, or acting through or in concert with one or more persons, owns, controls or has the power to vote more than 10% of any class of the applicant’s voting securities; and

- (iv) A company in which any of the persons named in (i) through (iii) above:
- (a) owns, controls or has the power to vote 25% of the company's voting securities;
 - (b) controls in any manner the election of a majority of the company's directors; or
 - (c) has the power to exercise a controlling influence over the company's management or policies.

4. Will acquisition of the mobile branch and/or equipment involve a transaction with an insider? If so, describe the terms of the transaction. NOTE: If the mobile branch being purchased is owned by an insider, submit an independent appraisal with this application.

5. Will the rental agreement/lease of the mobile branch involve an insider? Submit a copy of the proposed rental agreement/lease.

6. Give a description of the mobile branch, including mode of mobility (trailer, self-propelled, etc.), total square feet, number of teller stations, number of customer service stations, and number of ATM's, if applicable.

7. Describe any customer or employee security systems for the mobile branch, such as security cameras, external lighting, internal or attached protection zones, etc.

8. Calculate and state the institution's overall ratio of loans made in the state to deposits received from residents of the state _____. Does the institution intend to continue to maintain this ratio on an ongoing basis? Yes No
If no, explain.

9. Have any complaints pertaining to the bank's CRA performance been received during the last twelve months?

Yes No

If yes, attach a copy of the complaints and responses.

10. a. Date of last examination for CRA compliance: - -

b. Examining authority: _____

c. Rating received: _____

The answers contained in Question 11 will remain confidential, and not be disclosed to the public.

11. a. Date of last Consumer Compliance examination: --
- b. Examining authority: _____
- c. Rating received: _____



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SUPPLEMENTAL SCHEDULE

Bank Name: _____

Date: _____ Contact: _____ Phone: _____

Date of Original Mobile Branch Approval: _____

Proposed Location: _____

Proposed Beginning and Ending Dates and Times: _____

FULL SERVICES¹ OR **LIMITED SERVICES²**

FULL TIME PERIOD³ OR **LIMITED TIME PERIOD⁴**

1. Summarize the reason(s) for this location, such as sporting events, corporate sponsorship, special needs [36a-145(c)(2)], etc. _____

2. Detail all of the services to be offered at this location. _____

3. Will the bank be relocating the mobile branch at this location in the future? _____ If yes, will its relocation be on a regular basis? _____ If yes, please state the proposed schedule for the mobile branch at this location. _____

¹ Full services means a mobile branch at which deposits are received, checks paid and money lent.

² Limited services means less than full services.

³ Full time period means from 9:00 a.m. until 3:00 p.m. Monday through Friday.

⁴ Limited time period means a time period which does not fully encompass a full time period.

4. Will the bank be accepting loan applications or lending funds at this location? _____ If yes, please submit a Community Reinvestment Act Plan, pursuant to the provisions of Section 36a-34, as amended.

The Community Reinvestment Act Plan should, unless clearly inapplicable,

- a. detail the manner in which the bank will provide adequate services to meet the banking needs of all community residents including low-income residents and moderate-income residents;
- b. identify specific unmet credit and consumer banking needs in the local community and specify how such needs will be satisfied;
- c. provide for sufficient distribution of banking services among branches or satellite devices, or both, located in low income neighborhoods;
- d. contain assurances that banking services will be offered on a non-discriminatory basis;
- e. demonstrate a commitment to extend credit for housing, small business and consumer purposes in low income neighborhoods; and
- f. describe any special loan products, programs, and services, which are dedicated to low and moderate-income neighborhoods.

After the plan has been reviewed and approved by the Commissioner, applicant will publish a legal notice in a newspaper having a substantial circulation in the area of the proposed branch, informing the public of the submission and availability of the plan for public inspection. A sample copy of the notice is illustrated below.

“Pursuant to Section 36a-34 of the Connecticut General Statutes, as amended, notice is hereby given that _____, whose main office is located at _____, is hereby applying to locate a branch of its bank at _____, for the following time period(s): _____.

A Community Reinvestment Act Plan has been filed with the Connecticut Banking Commissioner and may be reviewed by any interested party.

Any person wishing to comment on this application may file his or her comments, in writing, within thirty days, with the Commissioner of Banking of the State of Connecticut, 260 Constitution Plaza, Hartford, Connecticut, 06103-1800.”