



STATE OF CALIFORNIA – DEPARTMENT OF BUSINESS OVERSIGHT

**UNIFORM CALIFORNIA APPLICATION/NOTICE**

DBO – 25 (Rev. 8 -13)

Type of Application or Notice: BRANCH

ATM FACILITY

PLACE OF BUSINESS/LPO

ESTABLISH	RELOCATE	DISCONTINUE

In shaded area, neither application nor notice required for federal purposes. (Check one or more appropriate boxes)

Report for Exempted Transaction? (Yes/No) \_\_\_\_\_

**Applicant Information:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Correspondent's Name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

**Location:**

Official Name of Branch: \_\_\_\_\_

Proposed Address: \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Address of Office \_\_\_\_\_

to be Discontinued: \_\_\_\_\_

City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Proposed Date \_\_\_\_\_

**Application Details:**

1. Please briefly describe the services to be provided from the location, or in the case of a discontinuance, services which will no longer be provided.
2. Are premises or equipment to be purchased or leased from an officer, director or ten (10) percent shareholder in connection with this application? If so, provide details.
3. Please provide a brief statement as to why the subject of this application will promote the public convenience and advantage, or not have a material adverse effect on the public convenience and advantage.
4. Is the establishment or relocation of the branch consistent with intrastate branching restrictions which may exist in the state where the branch is located?
5. If there is any requirement to provide prior notification to the bank's customers, or general public notification through newspaper publication, please provide the date and place of such notification.  
(Branch Discontinuance requires 90-days prior notice to appropriate federal agency)

**For Applications Involving Branch Offices Only (Information for federal purposes):**

6. If the bank's last CRA rating was not at least satisfactory, please provide a detailed explanation of how the subject of this application will promote the bank's efforts to meet its CRA goals, and correct any current deficiencies.
7. If enacted, will the subject of this application result in the demolition or significant alternation of any structure which may have historic or cultural significance? For FDIC purposes, non-member banks must also provide a letter from the State Office of Historic Preservation.
8. Does the proposed branch comply with local zoning ordinances?

Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_ Title: \_\_\_\_\_

**Uniform Application  
California and Interstate  
Application Instructions**

**I. GENERAL INFORMATION**

A version of this "Uniform Application" was developed by the State/Federal Working Group for the purpose of reducing regulatory burden, by elimination of the need for banks to file multiple different application forms for common applications. By providing the information in this application/notice, applicant will meet the requirements of the California Department of Business Oversight. It is expected that a version of this application form will be adopted by the FDIC, FRB and all other State Banking Departments in the future. In the minority of cases where additional information is required, you will receive a separate request for additional information to supplement the application. You may also use the top part of this form for filing a "Notice" where no formal application is required.

**II. FILING INSTRUCTIONS**

File one copy of this application with the California Department of Business Oversight in the regional office where you are located. If application involves an interstate activity, there is no need to file a separate application with any state except your home state.

Banks with a CAMELS rating of 1 or 2 are exempt from the application process, and need only file the top part of the form as a notice or report and answer Application Detail #2.

**III. TYPE OF APPLICATION**

Check the appropriate box for establishment, relocation, or discontinuance. Also check whether the application concerns a "branch office"; "place of business" other than a branch office such as a "loan production office" (LPO) or representative office; or an automated service location such as a stand alone automated teller machine, or cash dispensing machine. The activity conducted at the location will determine whether the office is considered a "branch" under state or federal statutes. Note if form is being used to file a report of an exempted transaction.

**IV. APPLICANT INFORMATION**

**A. Name and Address:** Bank's full name and headquarters office address.

**B. Correspondent:** Provide the name and address of the individual the bank wants to handle any inquiries or requests concerning this application.

**C. Popular Name:** Please indicate the popular or official name of the office or proposed office such as "Main Street Office" or "Produce Mart Office."

**D. Proposed Location:** Provide the complete street address of the location where the bank wishes to establish or relocate a new physical facility.

**E. Address of Office**

**to be Discontinued:** If the application involves the discontinuance, or relocation of an existing facility, provide the address of the location where the business will be discontinued.

For additional information on the application process, you may wish to contact the Assistant Deputy Superintendent assigned to your bank.

**V. APPLICATION DETAILS**

**Answers to the following questions should be provided in letter form and attached to the application's cover sheet. The questions need only be completed if the applicant is required to file an application or notice of discontinuance. Your response should address all statutory requirements.**

1. Only a brief description is necessary, such as "full service branch", or "mortgage loan origination". It is not necessary to provide a complete laundry list of proposed activities, but just the principal purpose of the office.
2. If the proposed transaction will result in the purchase or lease of any asset from an "insider" (officer, director or 10 percent equity security holder) or one of his/her interests, or will result in the payment of money to an "insider" or one of his/her interests for services, please provide details.
3. Provide an affirmative statement as to why the proposed transaction meets relevant standards for public convenience and advantage. Brief comments such as "will be adding new services" or "new competitor to the area" will generally be sufficient. In cases where the public benefit from the transaction becomes more problematic, the response will call for greater detail of the perceived benefits.
4. California and your primary federal regulator have requirements for public notification of the establishment, and particularly the discontinuance, of any branch office. In response to this question, please provide information concerning what public notification steps have been undertaken or contemplated. Your response will be evaluated in relation to statutory requirements. Some relocations may be considered branch closures, and subject to the customer notice requirement of 90 days specified in the "FFIEC Policy Statement Concerning Branch Closing Policies" issued in September 1993.
5. "The Riegle-Neal Interstate Banking and Branching Efficiency Act" makes initial entry, and subsequent branch expansion, subject to the laws of the individual states where the branch is to be located. If the state where the branch is to be located imposes limitations on the establishment of branch offices, please provide an affirmative statement that the proposed branch office will be in compliance with any restrictions in existence.

**The following three questions apply only to applications involving the establishment of new branches to comply with specific federal requirements. These questions need not be answered for applications filed only with the California Department of Business Oversight.**

6. The primary federal regulator, and many state regulators, are required to consider the bank's compliance with the Community Reinvestment Act ("CRA"), or a state equivalent, before approving new branch offices. If the bank's most recent "CRA" evaluation was not at least satisfactory, you must provide detailed justification as to why the deficiencies in the bank's "CRA" evaluation should not preclude approval of the branch application. Where the bank's most recent CRA evaluation was "Needs to Improve" or worse, you should consult with your appropriate regulator before filing an application for a branch office.
7. Banks not members of the Federal Reserve System should provide an affirmative statement as to whether the site is included in or eligible for inclusion in the National Register of Historic Places. In the case of applications to establish or relocate a branch office, please provide evidence that clearance has been obtained from the State Historic Preservation Officer (SHPO). FDIC will act on applications prior to obtaining SHPO clearance; however, such approvals will be expressly conditioned upon obtaining clearance.
8. Please provide an affirmative statement that the establishment of the proposed branch office will be in compliance with any relevant local zoning ordinances. For banks not a member of the Federal Reserve System, also briefly indicate the effect upon local traffic patterns.