

**APPLICATION TO RELOCATE MAIN OFFICE**  
*(In City)*

submitted to the  
**ARKANSAS STATE BANK DEPARTMENT**

**By**

\_\_\_\_\_  
Corporate Title of Applicant Charter Number

\_\_\_\_\_  
Street Address

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

(hereinafter referred to as "**Applicant**")

hereby applies to the State Bank Commissioner and the \_\_\_\_\_  
*(FDIC/Federal Reserve)*

for written approval to relocate its main office to the following location:

\_\_\_\_\_  
Proposed Location (*Street Address*)

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

Name, title, address, and telephone number of person(s) to whom inquiries concerning this application may be directed:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I hereby certify that the bank's Board of Directors has authorized the filing of this application and that to the best of my knowledge, it contains no misrepresentations or omissions of material facts.

\_\_\_\_\_  
Signature of Authorized Officer

\_\_\_\_\_  
Date of Application

\_\_\_\_\_  
Typed Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Telephone Number

## GENERAL INFORMATION

A state bank or subsidiary trust company, acting with the prior approval of the Commissioner, may acquire bank premises to be used, occupied, or owned by it. Prior to acquisition of property, the plan and cost of the transaction must be approved by the Commissioner. A.C.A. § 23-47-103.

**Notice Published by Applicant:** A proof of publication required by Federal regulation must accompany this application (Federal Deposit Insurance Corporation and the Federal Reserve Bank require publication of two insertions at weekly intervals on the same day in a newspaper published and having a bona fide circulation in each community in which any office affected by such application may be domiciled. The original proof of publication must accompany this application).

The application should be submitted to the appropriate FDIC Regional Director (DSC) on the date the notice is published, or within 5 days after the last required publication.

In addition to the notice of publication described above, the notice of the application shall be posted in the public lobby of the office to be relocated for at least 15 days beginning on the date of the last published notice required.

**Filing of Charter Amendments:** Proposed charter amendments must accompany the relocation application if the bank's existing charter (articles of agreement and incorporation) identifies the street address of the office to be relocated. A.C.A. § 23-46-305, A.C.A. § 23-48-306, A.C.A. § 23-48-307, A.C.A. § 23-48-308, and A.C.A. § 23-48-319.

**Filing the Application:** Applicant is to submit the information and documentation requested in the following sections in support of the application. The State Bank Department and the FDIC/Federal Reserve Bank reserve the right to require the filing of additional statements and information. If any information initially submitted in the application changes significantly during the processing of the application, such changes **must** be communicated promptly to the State Bank Department and the FDIC/Federal Reserve Bank.

## SUPPORTING INFORMATION/DOCUMENTATION

Applicant is requested to submit the following information and/or documentation in support of the application. Please number responses to correspond with the following:

- 1) State the Board of Directors' reasons for filing an application to relocate the main office of the bank.
- 2) Submit a certified copy of a Board Resolution authorizing the filing of the application to relocate the main office. The Board Resolution must specify an authorized expenditure amount that includes all fixed asset expenditures associated with establishment of the new office.

*See Attachment - Resolution of the Board of Directors*

- 3) Provide a brief legal description of any property to be acquired, a physical description of any structures to be acquired or constructed, and an itemized schedule of costs. Submit a copy of any option-to-purchase agreement executed by the bank or its representative and any proposed contract or estimate of costs to be incurred in relocating the main office. If the property already has been acquired, note the date of Commissioner approval.

*See Attachment - Fixed Asset Expenditures*

- 4) Provide evidence that management has assessed environmental risks (existing and/or potential contamination and anticipated cleanup costs) associated with the property to be acquired.
- 5) Provide a copy of the proposed lease(s) of any property or assets associated with relocation of the main office.
- 6) Provide an itemized list of all equipment, furniture, fixtures, vault, etc., to be acquired. The bank, in establishing this new office, must develop external security procedures and install security devices in compliance with applicable federal statutes and regulations.
- 7) Discuss details concerning any involvement, directly or indirectly, by an insider (executive officers, directors, or shareholders who directly or indirectly control five (5) percent or more of any class of outstanding voting stock) of the bank or bank holding company (if applicable) or their immediate family or related interests. Provide the following information regarding any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts:
  - a) name of individual or related interest and relationship to Applicant; and
  - b) information to reflect that terms and conditions are not more favorable, for seller/lessor, than would be available in a comparable transaction with an unrelated party (information should include the fair market value or appraised value of any property, building, fixtures, equipment, etc., to be acquired and comparative sales information). The appraisal or evaluation submitted must be prepared by an independent party.

## SUPPORTING INFORMATION/DOCUMENTATION

(continued)

- 8) Unless the proposed location is in an established commercial shopping center, Applicant must submit a statement to the FDIC to indicate whether or not the site is included or is eligible for inclusion in the National Register of Historic Places, including evidence that clearance has been obtained from the State Historic Preservation Officer (SHPO). For obtaining such clearance, the enclosed form "**Request for Cultural Resource Assessment**" must be completed, signed and forwarded directly to the SHPO. Please forward the completed form to the FDIC. Respond "not applicable" if Applicant is a member of the Federal Reserve System.

*See Attachment - State Historic Preservation Information*

- 9) Discuss the impact of the relocation on the human environment, specifically, information on compliance with local zoning laws, rules and regulations and the effect on traffic patterns.
- 10) Submit a projected budget and pro forma balance sheet of the bank for a three-year period from the date the relocation is proposed to become effective. If additional capital is anticipated submit the proposed capital plan.
- 11) Discuss plans for disposition of any real property owned by Applicant to be vacated upon relocation.
- 12) State the anticipated date the new main office would be open for business.



**LEGAL NOTICE**  
**(for non-member banks)**

Notice is hereby given that *(name and location of applicant)* has made application to the Federal Deposit Insurance Corporation for *(subject matter of application, including the specific location)*.

Any person wishing to comment on this application may submit his or her comments to the Federal Deposit Insurance Corporation (FDIC) at <https://cra.fdic.gov>. Alternatively, persons may submit comments in writing at 600 North Pearl Street, Suite 700, Dallas, Texas 75201, not later than *(insert the date fifteen (15) days after the publication date)*. The non-confidential portions of the application are on file at the Dallas Area Regional Office and are available for public inspection during regular business hours. Photocopies of the non-confidential portions of the application file will be made available upon request.

This notice is published pursuant to Part 303.7 of the Rules and Regulations of the Federal Deposit Insurance Corporation.

**FIXED ASSET EXPENDITURES**

**PERMANENT QUARTERS ANTICIPATED**

Give brief physical description of structures to be acquired or constructed, including square footage, number of offices, number of teller windows, etc. Also, include legal description of property.

Circle One	Owned	Leased	Total Cost
<b>IF OWNED</b>	Land Building Furniture and Equipment <b>TOTAL FIXED ASSET EXPENDITURE</b>		
<b>IF LEASED</b>	Leasehold Improvements Furniture and Equipment <b>TOTAL FIXED ASSET EXPENDITURE</b>		

Additional comments:

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**STATE HISTORIC PRESERVATION INFORMATION**

For use by State Historic Preservation Officer

Mail completed form to:

Received: \_\_\_\_\_

State Historic Preservation Officer

CH#: \_\_\_\_\_

Arkansas Historic Preservation

N/E: \_\_\_\_\_

1100 North Street

Survey: \_\_\_\_\_

Little Rock, Arkansas 72201

501-324-9880

**REQUEST FOR CULTURAL RESOURCE ASSESSMENT**

I. Applicant \_\_\_\_\_ County of project \_\_\_\_\_

Applicant's address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Contact person \_\_\_\_\_ Telephone \_\_\_\_\_

Contact person's address, if different from applicant's

Street/P.O. Box \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

If applicant is not a federal agency, to which federal agency is applicant applying:

\_\_\_\_\_

Federal Program:

Circle type of assistance sought:

\_\_\_\_\_

Grant    Loan    Other

Signature of applicant or contact person requesting this assessment

\_\_\_\_\_

Date \_\_\_\_\_

II. 1. Briefly describe this project:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If program involves more than one project/activity, complete separate assessment for each one.

2. Has the identical project been previously submitted for cultural resource assessment?

Yes    No

3. Project Location

a. Attach a county, city, or USGS quad map indicating the precise location of the project and the acreage involved. If program involves more than one project/activity, one map, indicating all projects, is sufficient.

b. How many acres are in the project area? \_\_\_\_\_ acres

c. If the project is outside city limits, give a quarter-by-quarter section, township, and range description (not necessary if the project map contains the information).



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4. To your knowledge has a cultural resources survey been conducted in the project area.  
(If **yes**, attach survey report.) Yes No
5. a. Will the project involve an addition to or destruction, alteration, or renovation of any structure? (If **no**, proceed to item 6) Yes No
- b. Was affected structure built before World War II?  
(If **no**, proceed to item 6) Yes No
- c. Who owns the structure? \_\_\_\_\_
- d. What was the approximate date of construction? \_\_\_\_\_
- e. Attach snapshots of front and rear elevations; another snapshot should indicate the location of any proposed addition/alteration.
- f. Have plans and specifications for the renovation, alteration, or addition been completed? Yes No
- g. Attach plans. (Plans for a new structure to replace a demolished one should not be attached.)
6. a. Will construction take place adjacent to any structure which is approximately fifty years old or older? (If **no**, proceed to item 6) Yes No
- b. Give address of structure(s), and, if known, owner's name and telephone.  
\_\_\_\_\_
- c. Give approximate construction date of structure(s). \_\_\_\_\_
- d. Attach snapshot of structure(s) and on project map indicate its location in relation to the project.
7. Has the ground at the project location been previously developed, graded, or disturbed (Other than in connection with any structure described in item 5)? Yes No
- (If **yes**, describe disturbed/developed portion (graded, farmed, etc.) and indicate on project map.)
- \_\_\_\_\_
- \_\_\_\_\_

8. a. Will this project necessitate the acquisition of fill material?  
 (If **no**, proceed to item 6)                      Yes      No
- b. Approximately how many cubic yards of material will be acquired: \_\_\_\_\_ cu. yd.
- c. Has the site from which material will be acquired been selected:    Yes      No  
 (If **no**, proceed to item 9)
- d. Indicate borrow area(s) on project map and **GIVE APPROXIMATE ACREAGE** of each borrow site.  
 \_\_\_\_\_  
 \_\_\_\_\_
- e. Has material been taken from the borrow area(s) for other projects?    Yes      No
9. a. Does this project involve road/street construction?    Yes      No  
 (If **no**, proceed to item 10)
- b. Give special attention to item 6 **AND** indicate on project map each:
1. New right-of-way
  2. New street/road construction
  3. Street/road to be overlaid
  4. Street/road to be widened
10. Will this project affect any property which is of apparent educational or scientific interest?  
 Yes                      No  
 (If **yes**, describe the interest (geological, biological, etc.))  
 \_\_\_\_\_  
 \_\_\_\_\_
11. Describe the present use and condition of the property?  
 \_\_\_\_\_  
 \_\_\_\_\_
12. If necessary, elaborate on the above questions, and/or include any additional information which you think would be helpful in the review of this project.  
 \_\_\_\_\_  
 \_\_\_\_\_