

BANK CHARTER APPLICATION

All information submitted to the Texas Department of Banking is presumed to be public information, unless it is deemed confidential under the Texas Open Records Act. Any document in the application for which you request confidential treatment must be segregated and reference the Texas Open Records Act exception supporting the request. Final determination as to the confidentiality of any information will rest with the Banking Commissioner. Inquiries concerning the preparation and filing of this or any other application with the Department should be directed to the Corporate Activities Division of the Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705-4294 (512/475-1300). A check made payable to the Texas Department of Banking is required as a filing fee. It is not refundable. See 7 TAC §15.2.

State the name, address and phone number of the person who will represent the applicant:

1. State the name and location of the proposed state bank:

Name			
Street Address			
City	County	State	Zip

Provide full details of the capital structure of the proposed state bank including number and types of authorized shares, par value, total capital stock account, surplus, and any other components of capital. Also, state the initial amount of any reserves to be established.

2. State the names and addresses of the organizer(s) and first Board of Directors of the proposed bank.
3. State the position and names of the officers of the proposed state bank.
4. Detail all organizational expenses.

We, the Board of Directors of the proposed state bank, do solemnly swear that the statement and representations made herein are true and correct to the best of our knowledge and belief, that the personal data and financial statement submitted with this application is true and correct and that this application is made in good faith, with the purpose and intent that the affairs and business of the proposed bank shall be honestly conducted upon good and sound business principles.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

THE STATE OF TEXAS

COUNTY OF _____

BEFORE ME, the undersigned authority, on this day personally appeared

known to me to be the persons described in and who executed the foregoing instrument and severally acknowledged to me that they executed the same for the purposes and consideration therein expressed.

IN TESTIMONY, I have hereunto set my hand and affixed my seal of office, this _____ day of _____, _____.

(Notary Public)

(Name Typed or Printed)

My commission expires:

EXHIBITS

Please attach the following requested Exhibits and additional information to this application.

1. Attach Exhibit A, brief resumes of past business and banking or related experience of the principal shareholders, directors and executive officers of the proposed bank.
2. Attach Exhibit B, a summary of the facts in support of the applicant's contention that the conditions for incorporation set forth in Section 32.003(b) of the Texas Finance Code are met.
3. Attach Exhibit C, the proposed Articles of Association (original and duplicate copy with the ORIGINAL signatures on each).
4. Attach Exhibit D, a copy of the proposed Bylaws.
5. Attach Exhibit E, the proposed Strategic Plan.
6. Attach the Verified Statement of Subscribers form for each shareholder. Total subscriptions must equal at least the number of authorized shares.
7. Attach current Biographical Information and Financial Statements for the principal shareholders, the members of the Board or executive officers of the proposed bank (see attached forms). The Interagency Biographical and Financial Report may be substituted provided that the signature pages 451.699-9-03/7 and 451.699-9-02/3 are included, signed and notarized.
8. Attach pro forma financial statements for the bank on opening day and year-end for the first 3 years of operation.
9. Attach Authority to Release Information forms completed by **each** director, executive officer and principal shareholder.
10. Attach a copy of the application submitted to the appropriate federal regulator, if applicable.
11. Completed Confirmation Inquiry forms are required if the person completing the form will use funds under their direct or indirect control to acquire stock.