

## **NOTICE TO APPLICANTS BANK CHARTER APPLICATION**

The requirements listed in this Notice to Applicants have been designed to elicit the **minimum information required** by the Texas Department of Banking (the "Department") for the purpose of determining whether a particular application should be granted. Inquiries concerning the preparation and filing of this or any other corporate application with the Department should be directed to the [Corporate Activities Division](#) at 512/ 475-1322.

The application may be submitted using Corporate Application Filing Entry System ("[CAFE](#)"), the Department's electronic application filing system. Alternatively, the original and duplicate copy of the application form and all attachments should be delivered to: Banking Commissioner, Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705-4294.

Once the application and accompanying documents are received by the Department they will be reviewed. The applicant will be notified if additional information is required to complete the review of the proposed transaction. The application will be officially accepted for filing only when it is determined that sufficient information has been filed to adequately review the proposed transaction. Therefore, full and complete answers will facilitate processing of the application.

### **Fees**

A ***nonrefundable filing fee*** is required for a bank charter application pursuant to 7 TAC § 15.2.

### **Public Disclosure of Information**

All information submitted to the Department is presumed to be public information, unless it is deemed confidential under the *Texas Public Information Act in Chapter 552 of the Texas Government Code*. Any document in the application for which you request confidential treatment must be segregated and reference the *Texas Public Information Act* exception supporting the request. Final determination as to the confidentiality of any information will rest with the Banking Commissioner.

### **De Novo Bank Charter Application Specific Requirements**

Applicants seeking to establish a de novo Texas state bank charter must use the Interagency Charter and Federal Deposit Insurance Application form and must submit the following:

1. [Interagency Charter and Federal Deposit Insurance Application](#);
2. The [Supplemental Page](#);
3. The [Signature Page](#); and,
4. A check made payable to the Texas Department of Banking in the amount of the filing fee. See 7 TAC § 15.2.

Policies need not be forwarded with the application, but must be available at the investigation.

### **Public Notice**

The applicant shall publish a notice in a newspaper of general circulation in the communities where the home office of the applicant is located and where the home office of the proposed state bank will be located, if different. The published notice must comply with Texas Finance Code § 32.004.

### **Interim Bank Charter Application Specific Requirements**

Applicants seeking an interim Texas state bank charter submit the following items in order for the application to be considered complete:

1. [Interim Bank Charter Application](#); and,
2. A check made payable to the Texas Department of Banking in the amount of the filing fee. See 7 TAC §15.2.

### **Public Notice**

The applicant shall publish a notice in a newspaper of general circulation in the communities where the home office of the applicant is located and where the home office of the proposed state bank will be located, if different. The published notice must comply with Texas Finance Code § 32.004.