

**OFFICIAL ORDER OF  
THE BANKING COMMISSIONER  
ORDER NO. 2013-034**

**IN THE MATTER OF:**

|                                |          |                                     |
|--------------------------------|----------|-------------------------------------|
| <b>CHARTER APPLICATION FOR</b> | <b>§</b> | <b>BEFORE THE BANKING</b>           |
|                                | <b>§</b> |                                     |
| <b>AMERICAN MOMENTUM BANK</b>  | <b>§</b> | <b>COMMISSIONER OF TEXAS</b>        |
|                                | <b>§</b> |                                     |
| <b>COLLEGE STATION, TEXAS</b>  | <b>§</b> | <b>AUSTIN, TRAVIS COUNTY, TEXAS</b> |

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**ORDER APPROVING CHARTER**

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By application accepted for filing on December 17, 2013, the organizer of American Momentum Bank, College Station, Texas (the “Bank”), requested approval of a Texas state charter for the Bank. Based upon the sworn statements and other evidence provided by the organizers and such investigation as deemed necessary in the circumstances, I find that:

1. The Bank has properly published notice of the charter application as required by Section 32.004 of the Texas Finance Code (the “Code”) and 7 TAC § 15.5. No comments or protests were received in response to the publication;
2. The convenience and advantage of the public will be promoted by the establishment of the Bank;
3. The organizational and capital structure and amount of initial capital is adequate for the Bank’s business plan;
4. The anticipated volume and nature of business of the Bank indicates a reasonable probability of success and profitability based on the market to be served;
5. The Bank’s officers and directors as a group have sufficient banking experience, ability, standing, competence, trustworthiness, and integrity to justify a belief that the Bank will operate in compliance with the law and that the success of the Bank is probable;

6. Each principal shareholder of the Bank has sufficient experience, ability, standing, competence, trustworthiness, and integrity to justify a belief that the Bank will be free from improper or unlawful influence with respect to the Bank's operation in compliance with the law; and
7. The organizers are acting in good faith.

THEREFORE, I, Charles G. Cooper, Banking Commissioner, find that the organizers of American Momentum Bank, College Station, Texas, have met the requirements set forth in Section 32.003 of the Code and that the Bank's application for charter should be approved, subject to the condition that the Bank will provide evidence of insurance of its deposit accounts by the Federal Deposit Insurance corporation prior to the issuance of the Certificate of Authority.

**IT IS THEREFORE ORDERED** that the application for a Texas state charter for American Momentum Bank, College Station, Texas, subject to the condition set forth above and under Charter Number 3212-28, be and hereby is **APPROVED**.

Signed in triplicate original this 23<sup>rd</sup> day of December, 2013.

/s/ Charles G. Cooper  
Charles G. Cooper  
Commissioner, Department of Banking