Application to Move Main Office

Nebraska Department of Banking and Finance https://ndbf.nebraska.gov 1526 K Street Suite 300 PO Box 95006 Lincoln, NE 68509-5006 402-471-2171

Applicant Information

Schedules or inserts may be attached to this application whenever the space provided is insufficient. Such attached schedules or inserts are a part of this application and should be the same size as this page.

You may provide any information in addition to that requested in this application which, in your opinion, might aid in the disposition of your proposal.

Complete responses to all questions in this application will expedite processing.

The appropriate application should also be forwarded to the Federal Reserve Bank if a FED member, or the Federal Deposit Insurance Corporation if a non-member. This application is made pursuant to Section 8-115.01 of the Nebraska Banking Act, and a notice of the application will be published by the Department in accordance with the statute. If a hearing is scheduled, it is subject to the Nebraska Department of Banking and Finance's Rules of Procedure, Title 49, Chapters 1, 2 and 3. The filing fee for such an application with the Department is \$250.00, plus the cost of publication and cost of certified mailing of notices to area financial institutions. If a hearing is scheduled, the applicant is responsible for the costs of the hearing.

If applicant is not a FED member and temporary and/or new permanent quarters involve the demolition or remodeling of an existing structure, a non-objection letter from the Nebraska Historical Society is required. The completed National Historic Preservation Act Form should be mailed to the Director, Nebraska State Historical Society, 1500 "R" Street, Lincoln, NE 68508, along with the request that the Director return the form to the FDIC within thirty days. The State Historical Preservation Officer should also be advised that if additional information is needed, the request should be sent directly to the applicant/bank rather than the Nebraska Department of Banking & Finance. Please advise the FDIC at the time you file your application of the date the National Historic Preservation Act Form was sent to the Nebraska State Historical Society.

Section I - General Relocation Information

1. Present Main Office

2. Proposed Main Office

Name:	New Name (if contemplated):	
Street and Number:	Street and Number:	
City and County:	City and County:	
State: Zip Code:	State: Zip Code:	
	Distance and direction from present location:	

Section II - Fixed Asset Expenditures

1. Are temporary quarters anticipated?	No (If yes, provide the following	g information.)
Street Address:	Monthly Rental or Cost (specify):	
Direction and Distance from Permanent Quarters:	Brief Physical Description:	
2. Please answer the following questions concerning the new perm	nanent quarters.	
Permanent Quarters are anticipated as follows:	Brief Physical Description:	
Are permanent quarters at the new location to be owned or leased?	Owned (complete A)	Leased (complete B)
A. Ow	rned	
Item		Total Cost
Land		\$
Building		
Furniture and Equipment		
	TOTAL FIXED ASSET EXPENDITURE	\$
B. Lea	ased	
ltem		Total Cost
Leasehold Improvement		\$
Furniture and Equipment		
Charles Towns at Lawrence to the control of the con	TOTAL FIXED ASSET EXPENDITURE	\$
Give Basic Terms of Lease: (term, renewal or purchase options, etc.)		

4. List in detail any plans of the bank to finance the construction of the building or other fixed assets in connection with the subject proposal (if none, so state).

Section III - Disposition of Quarters to be Vacated

 Indicate whether property is owned or leased. If owned, indicate name(s) of prospective buyer(s) and estimated sale price. If leased, provide details regarding termination of such lease and abandonment costs which will have to be absorbed on any leasehold improvements.
2. If any members of the bank's official family (shareholders, directors, officers, employees and immediate family of such persons) are involved, provide names, relationships, particulars of the transaction(s) and supporting documentation.
3. Discuss disposition of any other assets in connection with the proposal and resultant reduction in carrying value.

Section IV - Relationships and Associations with the Bank

official family (shareholders, directors, officers, employees and immediate far directly or indirectly associated with the applicant?	umily of such persons), or otherwise
Yes No If yes, complete the following.	
Item (Mark Appropriate Column)	Relationship or Association with Bank (Specify Director, Officer, 5% Stockholder, or
Name Land Building Equipment Country	their relatives. Designate any business interests

- 2. If fixed assets are to be purchased from a related party, evidence of the reasonableness of the cost(s) must be provided. Attach copies of bids, independent appraisals and/or other supporting evidence.
- 3. If any member of the bank's official family (shareholders, directors, officers, employees and immediate family of such persons) is a party to any lease contract in connection with the application, explain the manner in which lease payments were determined and submit a copy or draft copy of the lease.

Section V - Fees Paid in Connection with the Proposal

1. Complete the following.

Name of Recipient		pe of Fees Paid Appropriate Colum		Relationship or Association with Bank (Specify Director, Officer, 5% Stockholder, or their	Amount
Name of Recipient	Legal	Consulting	Other	relatives. Designate any business interests of the aforementioned.)	Anodik
			31		

Section VI - Adequacy of the Capital Structure

1. Are there any plans to increase Yes No	the the capital structure other than the largest give details.	hrough retained earnings?	
2. A Garage and a second in the boule	:	of do Not well a Double A 49	
Yes No	in compliance with Section 8-149	of the Nebraska Banking Act?	
3. Is the relocation outside the c	orporate limits of the city in which	the bank is now located?	
4. Will the relocation result in a If yes, complete A, B, C and	change in primary trade territory? D.	Yes	No
A. Describe the trade territo	ry which will be served.		
	es now serving the trade territory t		
pinpointing the present	location of the main office, existing	g branches, the proposed site and	competing offices.
Name of Bank	Location (City and State)	Deposits (Indicate Date and Source)	Distance and Direction from Proposed Site

C. List the name and location of any financial institutions, other than banks, now serving the trade area to be served (include Savings and Loan Associations, Credit Unions, and Finance Companies).

D. Estimated Deposit Volume

Type of Deposit	Estimated Volume at end of:		
туре от Берозії.	First Year	Second Year	Third Year
Demand Deposits	\$	\$	\$
Time Deposits			
NOW Accounts and Savings Deposits			
TOTAL DEPOSITS The above estimates are based on the following data and assumptions:	\$	\$	\$
Complete only if new capital stock is be 5. Does the bank propose to directly or indirectly finance stockholder? Yes No. 6. Is each stockholder being offered new capital stock of	ce the purchase of capital s o If yes, give details.	stock by a director, offic	

Section VII - Future Earnings Prospects

1. Complete the following.

Estimated Changes in Occupancy Exp (Include only those changes which ar	enses Resulting from the Proposed Ne applicable to the subject relocation)	Nove
Type of Occupancy Expense	Present Cost	Proposed Cost
Rent	\$	\$
Depreciation		
Heat, light and power		
Maintenance (including janitor's salary)		
Insurance		
Taxes on Real Estate		
Other occupancy costs		
TOTAL OCCUPANCY EXPENSES	\$	\$
Less: Rental income anticipated		
NET OCCUPANCY EXPENSE	\$	\$

2. Detail any other significant changes in earnings anticipated as a result of this proposal.

Section VIII - Management, Change in Character of Business, Convenience and Needs

If there have been any changes in senior bank management since the last examination, give full details. If none, so state.
2. Will there be any change in the type of business to be conducted at the relocated main office? Yes No If yes, give details.
3. Outline the reasons for the relocation. If the relocation is to another community, also discuss how the needs, convenience and advantage of the new community will be served by the relocation.
4. Indicate financial services which will remain available in the vacated area.

Section IX - Resolution of Board of Directors of Applicant Bank

vv nereas it is the sense of this mee	ting that application should be made on 1-1-1	fof
	ting that application should be made on behal	OI
	(bank name)	
o the Nebraska State Department	of Banking and Finance for written consent t	o move its main office now being operated at:
	to	
accordance with the provisions o	f State law;	
		er or Secretary of this Bank are hereby authorized irector to move its main office now being operated
	to	
	to	
ducing the Nebraska State Depar	ith information on the several factors enume	rated in State and Federal statutes for the purpose of n consent to move the main office as indicated
nducing the Nebraska State Depart this Resolution."	ith information on the several factors enumer ement of Banking and Finance to grant writte	
ducing the Nebraska State Departhis Resolution." he above Resolution has not been	ith information on the several factors enumer ement of Banking and Finance to grant writte	n consent to move the main office as indicated
ducing the Nebraska State Departitis Resolution." the above Resolution has not been pplication is hereby made. gnature of President or Vice President	ith information on the several factors enumer ement of Banking and Finance to grant writte	n consent to move the main office as indicated ered in the minutes book of the Applicant Bank.
ducing the Nebraska State Depart this Resolution." the above Resolution has not been pplication is hereby made. gnature of President or Vice President test (Cashier or Secretary)	ith information on the several factors enumer ement of Banking and Finance to grant writte	ered in the minutes book of the Applicant Bank. Date