



MARYLAND COMMISSIONER OF FINANCIAL REGULATION

APPLICATION OR FORM



Bank Branch and ATM Application

The attached **Uniform Interstate Application/Notice** form must be submitted to the Office of the Commissioner of Financial Regulation (“Commissioner”), Corporate Activities, 1100 North Eutaw Street; Suite 611, Baltimore, Maryland 21201 or DLFRFinReg-LABOR@maryland.gov, for the following actions: Note this office encourages financial institutions to submit applications when applicable through FDICconnect, the FDIC’s electronic filing of branch applications as described in [FIL-96-2003](#)

Refer to Md. Code Ann., Fin. Inst. (“FI”) [FI § 5-1001](#) et seq. for branches and [FI § 1-401](#) et seq. for the establishment of an automated teller machine. Maryland state-chartered banks should refer to [FI § 5-503](#) for investment in real property and furnishings. Refer to the [FDIC Resource](#) page for more information about establishing, relocating, or closing an office.

- Establish a branch:
 - Maryland state-chartered bank - Provide the Commissioner with a completed application including answers to supplemental questions 1-9 at least 30 days before the intended opening date. Maryland state-chartered banks may review [FI § 5-1005\(b\)](#) to determine if an expedited notice is applicable. The application must be submitted with a \$600 check made payable to the Commissioner of Financial Regulation or contact us about electronic payment methods.
 - National bank or Out-of-state bank - Provide the Commissioner within 15 days of filing a branch application with the appropriate bank regulator, with a copy of the branch application and qualify under [§ 7-203 of the Corporations and Associations Article](#) to do business in the State as a foreign corporation. Maryland requires reciprocity. For required fees refer to [FI § 2-108](#)
- Relocate a branch - When changing the location of a branch, it is considered to be a *relocation* if the new site is 1 mile or less from the current site. If the distance is greater than 1 mile, an application must be filed to establish a new branch, and payment of the \$600.00 application fee is required. If the distance is less than 1 mile from the current site, yet involves the construction of the new site, an application must be filed to establish a new branch, and payment of the \$600.00 application fee is required.
- Close a branch - Maryland state-chartered bank - Follow FDIC branch closing requirements. Provide the Commissioner with a copy of the notice provided to the FDIC. Out-of-state banks

follow branch closing requirements of the appropriate bank supervisory agency. Provide a courtesy notification to the Commissioner.

- Operate an ATM - Provide written notice to the Commissioner 15 days prior to the installation of an automated teller machine at a location other than the principal office or branch of a banking institution. Refer to FI § [FI § 1-405](#) for a foreign banking corporation. Review safety requirements.
- Close an ATM - No notice to the Commissioner is required to close an ATM.

The completed application form must be signed by an authorized representative and be accompanied by the required supplemental information.

For questions about filing this application please contact Michelle A. Denoncourt, Assistant Commissioner by phone at (410) 230-6104 or by email at michelle.denoncourt@maryland.gov

The Office of the Commissioner of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.



Office of the Commissioner of Financial Regulation

UNIFORM INTERSTATE APPLICATION/NOTICE
Application Instructions

I. GENERAL INFORMATION

This “Uniform Application” was developed by the State/Federal Working Group for the purpose of reducing regulatory burden, by eliminating the need for banks to file multiple different application forms for common applications. This application will meet the normal regulatory and statutory requirements of all state and federal bank regulatory agencies. In cases where additional information is required, the applicant will receive a separate request for additional information to supplement the application. This form may also be used for filing a “Notice” where no formal application is required.

II. FILING INSTRUCTIONS

File one copy of this application with the Home State Regulator (state where applicant is chartered) and with the bank’s primary federal regulator -- Federal Deposit Insurance Corporation (FDIC) or Federal Reserve Bank (FRB). The Home State Regulator will distribute copies to other interested states as necessary. Member banks have the option of either submitting this form to the FRB or following the FRB’s notice requirement in the case of establishing a branch. Additionally, for branch applications, state nonmember banks may submit this form to the FDIC or submit a letter application to the FDIC containing all the information required in Part 303 of FDIC Rules and Regulations.

III. TYPE OF APPLICATION

Circle whether this filing represents an application or whether it is being made for “notice” purposes only, then check the appropriate box for establishment, discontinuance, or relocation. Also check whether the application concerns a “branch office”; or an “automated teller machine.” The activity conducted at the location will determine whether the office is considered a “branch” under state or federal statutes.

IV. APPLICANT INFORMATION

- A. Name and address: Bank’s full name and headquarters office address.
- B. Contact Person: Provide the name and address of the individual assigned to handle any inquiries or requests concerning this application.
- C. Official Name/Trade Name: Provide the official name of the proposed branch.
- D. Proposed Location: Provide the complete street address of the location

where the bank wishes to establish a new physical facility.

- E. Address of Office to be Discontinued: If the application involves the discontinuance or relocation of an existing facility, provide the address of the location where the business will be discontinued.
- F. Proposed Effective Date: Indicate the date the bank wishes the change to be effective. A subsequent notice of when the change actually, took place may be required.

ANSWERS TO THE FOLLOWING QUESTIONS SHOULD BE PROVIDED IN LETTER FORMAT ATTACHED TO THE APPLICATION.

V. APPLICATION DETAILS

1. Provide a brief description of the services to be offered at the location. It is not necessary to provide a complete laundry list of proposed activities, just the principal purpose of the office.
2. If the proposed transaction involves an officer, director or ten (10) percent shareholder, or their interests, please provide details concerning any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts.
3. Provide an affirmative statement as to why the proposed transaction meets relevant standards for public convenience and advantage. Brief comments such as “will be adding new services” or “new competitor to the area” will generally be sufficient. In cases where the public benefit from the transaction becomes more problematic, greater detail of the perceived benefits will be required.

Note: Many state application requirements parallel federal requirements. Check with the home state regulator to determine whether your institution must file either a notice or application.

QUESTIONS 4 – 9 APPLY ONLY TO APPLICATIONS INVOLVING THE ESTABLISHMENT, RELOCATION, OR DISCONTINUANCE OF A BRANCH OFFICE. THEY NEED NOT BE ANSWERED FOR OTHER TYPES OF APPLICATIONS.

4. “The Riegle-Neal Interstate Banking and Branching Efficiency Act” makes initial entry, and subsequent branch expansion, subject to the laws of the individual states where the branch is to be located. If the state where the branch is to be located imposes limitations on the establishment of branch offices, please provide an affirmative statement that the proposed branch office will be in compliance with any restrictions in existence.

5. The primary federal regulator and many states have requirements for public notification of the establishment, and particularly the discontinuance, of any branch office. In response to this question, please provide information concerning what public notification steps have been undertaken or contemplated, including a copy of any required notice through newspaper publication with an indication of the date and place of such notification. Responses will be evaluated in relation to statutory requirements. Some relocations may be considered branch closures and subject to the customer notice requirement of 90 days specified in the “FFIEC Policy Statement Concerning Branch Closing Policies,” issued in September 1993.
6. The primary federal regulator and many state supervisors require information regarding the reason why an institution is discontinuing a branch. Please state the specific reason(s) for discontinuing the branch and provide statistical or other information in support of such reasons consistent with the institution’s written policy for branch closures.
7. The primary federal regulator and many state supervisors are required to consider the bank’s compliance with the Community Reinvestment Act (CRA), or a state equivalent, before approving new branch offices. If the bank’s most recent CRA evaluation was not at least satisfactory, provide detailed justification as to why the deficiencies in the bank’s CRA compliance should not preclude approval of the branch application. Where the bank’s most recent CRA evaluation was “Needs to Improve” or worse, consult with the appropriate regulator before filing an application for a branch office.
8. Banks should provide documentation as to whether the branch will be in a location that is included in or eligible for inclusion in the National Register of Historic Places.
9. Please provide an affirmative statement that the establishment of the proposed branch office will be in compliance with any relevant local zoning ordinance. For nonmember banks, also briefly indicate the effect upon local traffic patterns.

For additional information on the application process, contact the FDIC Regional Office, Federal Reserve Bank, or Home State Banking Department before filing an application.

UNIFORM INTERSTATE APPLICATION/NOTICE

(Check one or more appropriate boxes)

Purpose: Application or Notice: **Branch**
(Circle One) **ATM Facility**
Place of Business/LPO

Establish	Relocate	Discontinue

• In shaded area, **neither** application **nor** notice is required for federal purposes.

*(Note: Many state application requirements parallel federal requirements. Check with the home state regulator to verify whether your institution must fulfill either a notice or application requirement.)

APPLICANT INFORMATION:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Contact Person: _____

Address: _____

City: _____ State: _____ Zip: _____

LOCATION:

Official Name of Office: _____

Trade Name of Office: _____

Proposed Address: _____

City: _____ County: _____ State: _____ Zip: _____

Address of Office to be discontinued: _____

City: _____ County: _____ State: _____ Zip: _____

Proposed Effective Date: _____

APPLICATION DETAILS:

1. Briefly describe the services to be provided from the location, or in the case of a discontinuance, services which will no longer be provided.
2. Provide details regarding any involvement in the proposal by any officer, director or ten (10) percent shareholder, or their interests, including any financial arrangements relating to fees, the acquisition of property, leasing of property, and construction contracts.
3. Provide a brief statement as to why the subject of the proposed transaction will promote the public convenience and advantage, or not have a material adverse effect on the public convenience and advantage.

For Applications Involving Branch Offices Only (Information for federal purposes):

4. Is the establishment of a branch or relocation of an office consistent with intrastate branching restrictions that may exist in the state where the branch is located?
5. If there is any requirement to provide prior notification to the bank's customers, or to provide general public notification through newspaper publication, provide a copy of the publication and the date and place of such notification.
6. State the reasons for closing/discontinuing the branch referenced in this application/notice form. (Branch Discontinuance requires 90 days prior notice to the appropriate federal agency.)
7. If the bank's last CRA rating was not at least satisfactory, provide a detailed explanation of how the subject of this application will promote the bank's efforts to meet its CRA goals and correct any current deficiencies.
8. If enacted, will the subject of this application result in the demolition or significant alteration of any structure which may have historic or cultural significance?
9. Does the proposed branch comply with local zoning ordinances?

Officer's Signature: _____ Date: _____

Print Name: _____

Title: _____