



**State of Rhode Island**  
**Department of Business Regulation**



**DIVISION OF BANKING**

1511 Pontiac Avenue, Building 68-2

Cranston, RI 02920

Telephone (401) 462-9503 - Facsimile (401) 462-9532

**INTERSTATE BRANCH ADDENDUM  
 TO HOME STATE APPLICATION FOR APPROVAL TO  
 ESTABLISH AND MAINTAIN A BRANCH OFFICE  
 FOR AN OUT-OF STATE BANK OR CREDIT UNION**

PURSUANT TO RHODE ISLAND GENERAL LAWS TITLE 19, CHAPTER 7 APPLICATION IS HEREBY MADE BY:

Name of Applicant \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State & Zip Code \_\_\_\_\_

Mailing Address \_\_\_\_\_

If Different: \_\_\_\_\_

Telephone Number \_\_\_\_\_

FOR WRITTEN CONSENT OF THE DIRECTOR OF BUSINESS REGULATION (“DIRECTOR”) TO ESTABLISH AND MAINTAIN A BRANCH OFFICE AT:

Address \_\_\_\_\_

City \_\_\_\_\_

State & Zip Code \_\_\_\_\_

FOR PURPOSES OF THIS ADDEMDUM, AN OUT-OF-STATE BANK OR CREDIT UNION IS ONE WHOSE PRINCIPAL OFFICE IS LOCATED IN ANY STATE OTHER THAN RHODE ISLAND.

AN APPLICATION FEE BASED UPON HOURS SPENT BY THE DIVISION OF BANKING REVIEWING AND PROCESSING THE APPLICATION MUST BE SUBMITTED UPON RECEIPT OF A DECISION BY THE DIRECTOR.

APPLICATION COORDINATOR:

Name \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Date of Filing \_\_\_\_\_

1. PUBLICATION

Provide evidence such as an affidavit of publication from the newspaper in which the notice(s) appeared, that a Notice of Application Filed (to be provided to applicant by Division of Banking with publication dates to be determined by the Division of Banking upon completion of review of the application) has been published pursuant to R.I.G.L. ' 19-1-3 at least once a week for three successive weeks in **The Providence Journal** and in a newspaper in general circulation in or near the city or town in which applicant's home office is located.

2. COMMUNITY REINVESTMENT ACT ("CRA")

The Division of Banking will obtain information from the Home State Regulator on the applicant's most recent CRA Statement and most recent CRA Performance Evaluation Rating, if applicable.

3. RECIPROCITY WITH THE HOME STATE

The Division of Banking will communicate with the Home State Regulator to obtain evidence that the laws of the Home State expressly authorize, under conditions no more restrictive than those imposed by the laws of Rhode Island, a financial institution to establish a branch in the Home State.

4. SERVICE OF PROCESS

The applicant shall file an agreement with the Division of Banking that it may be served with process in Rhode Island in any proceeding for the enforcement of any obligation arising out of its business transacted in this state by filing an irrevocable appointment (form enclosed) of the Rhode Island Director of the Department of Business Regulation as its agent to accept service of process in any proceedings in the courts of Rhode Island or the courts of the United States in Rhode Island.

5. OFFICER CERTIFICATION

Provide certification by the president or vice president and secretary or treasurer that the information contained in the application filed with both the Host State Regulator and the Home State Regulator is true and that any schedules provided correctly represent the true state of the several matters contained within the application to the best of their knowledge and belief.

**DEPARTMENT OF BUSINESS REGULATION**

**DIVISION OF BANKING**

**NOTICE OF APPLICATION FILED**

Notice is hereby given that an application has been filed in accordance with Chapters 1, 2 and 7 of Title 19 of the General Laws of Rhode Island, as amended, by (NAME AND ADDRESS OF APPLICANT) with the Department of Business Regulation for the establishment of a branch office at (ADDRESS OF PROPOSED BRANCH OFFICE).

All persons wishing to review and/or comment on the application may make requests to the Department of Business Regulation, Division of Banking, 1511 Pontiac Avenue, Cranston, Rhode Island 02920. Application documents will be available for public inspection and comment between the hours of 9:00 a.m. and 3:30 p.m. in the office of the Division of Banking from (INSERT DATE OF START OF PUBLIC COMMENT PERIOD) through (INSERT DATE OF END OF PUBLIC COMMENT PERIOD). Any comments made relative to the application must be made in writing addressed to Joseph Torti, Deputy Director and Superintendent of Banking, Department of Business Regulation, Division of Banking, 1511 Pontiac Avenue, Cranston, Rhode Island 02920.

The Division of Banking is accessible to the handicapped.

If, at the end of the comment period, there are no objectors to the application, no hearing may be held and a decision may be made to approve or deny the application.

This notice will appear in The Providence Journal (NAME OF OTHER NEWSPAPER, IF MORE THAN ONE USED) on (INSERT DATES OF PUBLICATION).

State of Rhode Island and Providence Plantations  
Department of Business Regulation

Paul E. McGreevy  
Director



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**POWER OF ATTORNEY**

Know All Men by these Presents

That I \_\_\_\_\_, President of \_\_\_\_\_  
 (Insert name of Home State bank or trust company)

("Bank") of the City of \_\_\_\_\_ in the County of \_\_\_\_\_ and the State of \_\_\_\_\_ pursuant to Rhode Island General Laws § 19-7-9, as amended, do hereby make, constitute and appoint the Director of the Department of Business Regulation in the State of Rhode Island ("Director") Bank's true and lawful attorney in the State of Rhode Island, upon whom all lawful process in any action or proceeding against Bank may be served in like manner with the same legal force and effect as if Bank had been lawfully served with said process therein as provided by the laws of the State of Rhode Island; and said Director as such attorney, is hereby authorized and empowered as Bank's said agent to receive and accept service of any process, writ, summons or order whereby any suit, action, or proceeding shall be commenced against Bank, and Bank hereby stipulates and agrees that any lawful process against Bank which is served on the Director shall have the same legal force and effect as if served on Bank within the State of Rhode Island.

The authority given in this appointment shall continue in force so long as any liability to any resident of this state remains unsatisfied.

In Witness Whereof I have hereunto set my hand and seal on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_.

In the presence of \_\_\_\_\_

1. WITNESS \_\_\_\_\_

2. WITNESS \_\_\_\_\_

State of \_\_\_\_\_

County of \_\_\_\_\_

At \_\_\_\_\_ in said County, on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, before me personally appeared \_\_\_\_\_ and acknowledged the foregoing instrument, by him/her sealed and subscribed, to be his free act and deed.

Before Me \_\_\_\_\_  
 (Notary Public)

NOTARY  
 SEAL

My Commission expires \_\_\_\_\_