



STATE OF CONNECTICUT  
DEPARTMENT OF BANKING  
FINANCIAL INSTITUTIONS DIVISION  
280 TRUMBULL STREET | 16TH FLOOR | HARTFORD, CT 06103



**ADDENDUM TO UNIFORM INTERSTATE APPLICATION/NOTICE**

**In accordance with Section 36a-65 of the Connecticut General Statutes, please submit the applicable fee payable to “Treasurer, State of Connecticut.” In accordance with Section 36a-145 of the CGS, please provide the following additional information:**

- 1. Population of town or city in which the proposed branch will be located.**
- 2. Number of banking outlets in the town or city in which the branch will be located.**
- 3. State why establishment of this branch or limited branch will be consistent with safe and sound banking practices in the town or the surrounding area.**
- 4. Will the institution operate the branch or limited branch on a long-term basis? If no, explain.**
- 5. If site will be leased, please specify the following: annual lease cost, term of lease, renewal options, escalation clause over term of lease, and name and address of lessor.**
- 6. Calculate and state the institution’s overall ratio of loans made in the state to deposits received from residents of the state.**
- 7. Does the institution intend to continue to maintain this ratio on an ongoing basis? If no, explain.**
- 8. IF APPLICATION IS FOR A LIMITED BRANCH, DETAIL THE FOLLOWING:**
  - a. How the interest of the neighborhood where the limited branch is to be located will be served to advantage by the establishment of the proposed branch;
  - b. How the proposed products, services and banking hours are appropriate to meet the convenience and needs of the neighborhood;
  - c. In the case of a branch converting to a limited branch, how alternative banking services are available in the neighborhood so that any reduction in services or hours will not result in unmet banking needs; and
  - d. If a limited-service or limited-hours branch is to be established in order to meet a special need of the neighborhood in which the branch is to be located (special-needs limited branch), detail the community need, or how the proposed products, services, or hours are appropriate to meet the convenience and special needs of the neighborhood.

9. **If acquiring, altering, or improving bank real estate in concurrence with branching activity, please complete appropriate application under Section 36a-250(a)(33) of the CGS.**

**PURSUANT TO THE PROVISIONS OF SECTION 36a-34, AS MAY BE AMENDED FROM TIME TO TIME, APPLICANT MUST SUBMIT, UNLESS CLEARLY INAPPLICABLE, A COMMUNITY REINVESTMENT PLAN TO THE COMMISSIONER. AFTER THE PLAN HAS BEEN RECEIVED BY THE COMMISSIONER, APPLICANT WILL PUBLISH A LEGAL NOTICE IN A NEWSPAPER HAVING A SUBSTANTIAL CIRCULATION IN THE AREA OF THE PROPOSED BRANCH, INFORMING THE PUBLIC OF THE SUBMISSION AND AVAILABILITY OF THE PLAN FOR PUBLIC INSPECTION. A SAMPLE COPY OF THE ADVERTISEMENT IS ILLUSTRATED BELOW.**

*Pursuant to Section 36a-34 of the Connecticut General Statutes, notice is hereby given that \_\_\_\_\_, whose main office is located at \_\_\_\_\_, applied to locate a (limited) branch of its bank at \_\_\_\_\_. A CRA Plan has been filed with the Connecticut Banking Commissioner and may be reviewed by any interested party.*

*Any person wishing to comment on this application may file his or her comments, in writing, within thirty days, with the Banking Commissioner of the State of Connecticut, 280 Trumbull Street, 16th Floor, Hartford, CT 06103.*

**The Community Reinvestment Plan should, unless clearly inapplicable,**

- a. **Detail the manner in which the bank will provide adequate services to meet the banking needs of all community residents including low- and moderate-income residents;**
- b. **Identify specific unmet credit and consumer banking needs in the local community and specify how such needs will be satisfied;**
- c. **Provide for sufficient distribution of banking services among branches or satellite devices, or both, located in low-income neighborhoods;**
- d. **Contain assurances that banking services will be offered on a non-discriminatory basis;**
- e. **Demonstrate a commitment to extend credit for housing, small business and consumer purposes in low-income neighborhoods; and**
- f. **Describe any special loan products, programs, and services, which are dedicated to low-and moderate-income neighborhoods.**