

APPLICATION TO ESTABLISH A  
LOAN PRODUCTION/DEPOSIT PRODUCTION OFFICE  
(Title 6 O.S. § 424)  
(O.A.C. § 85:10-9-7)



OKLAHOMA STATE BANKING DEPARTMENT  
2900 N. LINCOLN BLVD.  
OKLAHOMA CITY, OKLAHOMA 73105

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

Address (Main Office) \_\_\_\_\_  
Street City State Zip

Date of Application \_\_\_\_\_

***REQUESTS FOR ADDITIONAL INFORMATION OR OTHER COMMUNICATIONS  
ABOUT THIS APPLICATION SHOULD BE DIRECTED TO:***

Name \_\_\_\_\_ Title \_\_\_\_\_

Address \_\_\_\_\_  
Street City State Zip

Telephone No. ( ) \_\_\_\_\_ Fax No. ( ) \_\_\_\_\_

E-mail Address \_\_\_\_\_

**Answer all parts of this application. If additional space is needed, please supplement with additional pages and with a clear reference in the space provided to the supplemental page(s). If any part of the application does not apply, write "n/a".**

1. Proposed Location of Facility: \_\_\_\_\_  
Street City State Zip

2. Type of Operation:  
\_\_\_\_\_ Loan Production Office (LPO) only  
\_\_\_\_\_ Deposit Production Office (DPO) only  
\_\_\_\_\_ Combined LPO/DPO

3. LPO Services: Indicate the types of services to be provided at the office:

- \_\_\_\_\_ Provide loan applications to customers.
- \_\_\_\_\_ Facilitate the return of the loan application to the bank.
- \_\_\_\_\_ Provide promissory notes and/or disclosures to customers.
- \_\_\_\_\_ Receive executed notes from customers.
- \_\_\_\_\_ Arrange for the loan proceeds to be delivered to the customer.

4. DPO Services: Indicate the types of services to be provided at the office:

- \_\_\_\_\_ Provide deposit applications to customers.
- \_\_\_\_\_ Facilitate the return of the deposit application to the bank.
- \_\_\_\_\_ Provide deposit agreements and/or disclosures to customers.
- \_\_\_\_\_ Receive executed deposit agreements from customers.
- \_\_\_\_\_ Arrange for the deposited funds to be delivered to the bank.

5. Types of loan or deposit account applications to be received: \_\_\_\_\_

\_\_\_\_\_

6. Describe in detail how business will be conducted at the location:

LPO: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

DPO: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Will a loan officer be placed at the location? \_\_\_\_\_ Yes \_\_\_\_\_ No  
If yes, will the loan officer make recommendations for approval/disapproval of loan applications? \_\_\_\_\_ Yes \_\_\_\_\_ No

8. How will applicants be informed of approval/disapproval of their loan or deposit account applications?  
Approval: \_\_\_\_\_  
Disapproval: \_\_\_\_\_

9. Where will loan documents be signed? \_\_\_\_\_  
\_\_\_\_\_

10. How and where will applicants receive loan proceeds? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

11. How will deposit customers be instructed to make their deposits? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

12. When will the customer's funds be accepted and booked as a deposit in the bank? \_\_\_\_\_  
\_\_\_\_\_

13. What disclosures will the bank provide to customers concerning when their prospective deposits become insured by the FDIC? \_\_\_\_\_  
\_\_\_\_\_

14. What method(s) will be utilized or made available to customers to deliver deposits? Check one or more as may be applicable. For each method checked, attach a description of how each will be handled by bank personnel, i.e., what involvement bank personnel will have in the method checked.

\_\_\_\_\_ U.S. Post Office

\_\_\_\_\_ Private Courier Service

\_\_\_\_\_ Express Service

\_\_\_\_\_ Other

If utilizing a private courier service, who will contract with the courier service? \_\_\_\_\_

\_\_\_\_\_

Describe how prospective deposits will be handled? \_\_\_\_\_

\_\_\_\_\_

Does the bank, bank's holding company, or an affiliate own the courier service?

\_\_\_\_\_ Yes. \_\_\_\_\_ No. If yes, explain: \_\_\_\_\_

\_\_\_\_\_

Who will bear the risk of loss on prospective deposits while out of the customer's control and in transit or waiting to be picked up by the courier service? \_\_\_\_\_

\_\_\_\_\_

15. Enclose a check in the amount of \$500 made payable to the "Oklahoma State Banking Department" and submit this application to: Oklahoma State Banking Department, 2900 N. Lincoln Blvd., Oklahoma City, Oklahoma 73105.

*It is hereby certified that all representations and information in this application and any other document submitted in connection with this application contain no misrepresentations or omissions of material facts.*

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title (must be president, CEO, or other authorized officer)