

**OFFICE OF FINANCIAL REGULATION (OFR)  
PREOPENING EXAMINATION DOCUMENTATION**

**TO: PROPOSED NEW BANK**

**FROM: STATE BANK EXAMINERS**

**IT IS YOUR RESPONSIBILITY TO SUBMIT ALL DOCUMENTATION REQUIRED BY THE APPROVAL ORDERS ISSUED BY THE STATE AND THE APPROPRIATE FEDERAL AGENCY TO TALLAHASSEE AND ATLANTA BY THE SPECIFIED DUE DATES. WE WILL NEED A COPY OF THE SAME DOCUMENTATION FOR OUR PRE-EXAMINATION.**

**Please deliver the following to the Regional Office prior to our examination:**

Offering Circular

Copies of all:

1. Organizational Board minutes
2. Shareholders' meeting minutes
3. Board minutes and reports, including all attachments
4. Committee minutes

Copy of certified list of subscribers that was sent to the OFR, Tallahassee

Copy of holding company stockholders list, if applicable

Copy of retirement/deferred compensation plans, if any

Copy of proposed stock option plan/voting trust agreements, if any

Copy of Articles of Incorporation

Copy of Bylaws

Organizational chart

List of employees, officers and directors, and compensation for officers and directors

Biographical forms for executive officers, BSA/OFAC officer, directors (if not already supplied)

List of Committees and members

Directors' oaths

Budget

Business/Strategic plan

Copy of itemized organizational expenses approved by stockholders and sent to OFR

All Board-approved policies (including: loans, investment, liquidity, ALM, CRA, BSA/anti-money laundering, OFAC, wire transfer, EDP, audit, records retention and destruction, conflicts of interest, disaster recovery, internal control)

List of approved organizational expenses that will be capitalized

Statement from CPA on eligibility of capitalization of approved organizational expenses under GAAP

Copies of all contracts/appraisals/leases or proof of ownership for the main office and any other facility. INDICATE WHETHER ANY INSIDERS/THEIR INTERESTS ARE INVOLVED

All contracts (including: employment, EDP, back office services, nondeposit investment products)

All leases other than for land and building(s)

Third party review of EDP servicer(s)

Assurance letters

Copies of all insurance policies (including: fidelity bond, hazard, business interruption, general liability, officers and directors, flood (if applicable))

Evidence of payment for all insurance policies

Certificate of Occupancy for all facilities (if more than one)

Certification that alarm & security systems are operational and are being monitored (for all facilities)

Arrangement for cash delivery. Include copy of contract

Statement of condition/general ledger/income statements for at least 5 consecutive days prior to opening

Officer's certified statement of assets and liabilities (to be provided to examiner on site)

Copy of federal agency approval order

Board Resolution regarding accrual accounting system and conforming to GAAP

Board Resolution regarding engagement of a CPA for audit for 5 years

Phone, fax, cell numbers and email for bank, president, emergency contacts

Questionnaires – BSA, OFAC, Privacy, E-banking

**Items that will be needed/reviewed during the onsite review:**

Certified Statement of Assets and Liabilities

Shareholders' records (Stock register, stock book(s))

List of any unpaid bills as of the date of the final statement of condition

Bait money records

Security

Drive-in up and running

Visual inspection

Internal routine and control procedures

Obtain any remaining outstanding items

Review for forms/documents on hand

Minutes for Board meetings held since the minutes already submitted

Current stockholders' list for the bank and holding company (if applicable)

Date and time of regularly scheduled Board meetings

All applicable occupational licenses