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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

**Conditional Approval #684**  
**May 2005**

April 8, 2005

Mr. Trent Arndt  
Project Manager  
Wells Fargo Bank, N.A.  
MAC N9720-012  
4811 North Fourth Avenue  
Sioux Falls, South Dakota 57104

Application Control Number: 2005-ML-05-0102 (#6D9032005)

Dear Mr. Arndt:

On April 8, 2005, the Office of the Comptroller of the Currency (OCC) approved the application by Wells Fargo Bank, N.A. to establish a mobile branch to serve Dane County, Wisconsin. Specifically, this letter serves as authorization for the Bank to establish the mobile branch, branch number 132177A, to be known as Dane County Mobile Branch, to serve three sites in Dane County: 8400 Fairway Place, Middleton, Dane County; and 900 Ridge Street and 400 N. Morris Street, Stoughton, Dane County.

In addition, the Bank sought authority for the mobile branch to provide branching services at "such other locations in Dane County as [the Bank] identifies to the OCC." In its application the Bank has represented that it will give the OCC at least five days' prior written notice of its intent to provide service at sites in Dane County other than the three sites specifically identified in the application, and that it will not provide service at any of those additional sites if the OCC objects during that five-day period.

This approval is based on 12 U.S.C. § 36(c) and Wis. Stat. Ann. § 221.0302(1), (7) (West 2001 & Supp. 2004) to the extent incorporated into federal law and applied to national banks. It is also based on a thorough review of all information available, including the representations and commitments made in the application and by the Bank's representatives. Therefore, please be advised that the application is approved subject to the following condition:

- The Bank will give the OCC at least five days' prior written notice of its intent, pursuant to this approval, to provide service at sites in Dane County other than the three sites specifically identified above, and that the Bank will not provide service at any of those additional sites if the OCC objects during that five-day period.

Please be advised that this condition of this approval is a condition “imposed in writing by the agency in connection with the granting of any application or other request” within the meaning of 12 U.S.C. § 1818 and, as such, is enforceable under 12 U.S.C. § 1818.

Consequently, this approval authorizes the Bank to operate the mobile branch within the geographic areas where notice of the proposed mobile branch was published, and only at the three specific sites referenced above and those other locations in Dane County for which, as described above, the Bank provides notice to the OCC and to which the OCC does not object. If you desire to operate the service at any other location, please file a branch application and contact the Licensing Unit for additional information.

Once the mobile branch begins service, the Bank must maintain a log of operations, indicating the date and specific location of each stop. At all times, the mobile branch must be maintained and operated in compliance with the relevant provisions of 12 C.F.R. 21 and the Bank Protection Act of 1968.

Within 10 days of commencing service, the Bank must advise this office in writing of the branch's opening date, so the OCC may complete its records. Please reference the OCC control number in your letter. If the mobile branch does not begin providing service within 18 months from this approval date the approval automatically terminates unless the OCC grants an extension.

If you choose to close this branch, a 90-day advance notice of proposed branch closing must be submitted to the OCC pursuant to *12 U.S.C. 1831r-1*. Following the closing of the branch office, a final closing notice should be submitted to this office.

This approval, and the activities and communications by OCC employees in connection with the filing, do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the U.S., any agency or entity of the U.S., or any officer or employee of the U.S., and do not affect the ability of the OCC to exercise its supervisory, regulatory and examination authorities under applicable law and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the U.S.

Please direct all correspondence on this application or any other licensing matters to: Licensing Manager, OCC, Licensing, Mail Stop 7-13, 250 E Street, S.W., Washington, D.C. 20219. You may also contact us on E-mail at [Largebanks@occ.treas.gov](mailto:Largebanks@occ.treas.gov) or call us at (202) 874-5060.

Sincerely,

**signed**

Richard T. Erb  
Licensing Manager  
Large Banks