



MARYLAND OFFICE OF FINANCIAL REGULATION

INSTRUCTIONS



Instructions for Completing the Uniform Interstate Application/Notice

Establish a New Bank Branch in Maryland:

- Maryland state-chartered bank - Maryland state-chartered banks must submit the [Uniform Interstate Application/Notice](#) to the Office of Financial Regulation (“OCFR at least 30 days before the intended opening date. An expedited notice provision may apply for Maryland state-chartered banks. Please see Md. Code Ann., Fin. Inst. (“FI”) §5-1005(b) to determine if an expedited notice is applicable. Include the \$400 expedited fee or the \$600 standard fee in the form of a check made payable to the Office of Financial Regulation or contact us for wire instructions. Include whether the new location will be a leased or owned property, the total amount invested in new real property, and improvements. Provide a calculation to determine compliance with FI §5-503. We encourage banks to use FDICconnect, the FDIC’s electronic filing of branch applications as described in [FIL-96-2003](#).
- Other-state bank – Provide the Office of Financial Regulation with a copy of the branch application within 15 days of filing with the bank’s home state and federal regulator and qualify under §7-203 of the Corporations and Associations Article to do business in the State as a foreign corporation. Maryland requires reciprocity. Refer to FI §2-108 for required fees. Maryland requires reciprocity with the home state for fees.
- National bank – Comply with the federal regulator. Provide a courtesy notice within 15 days of branch opening.

Relocate an Existing Bank Branch:

A Maryland state-chartered bank branch relocation is considered to be a relocation if it is within one (1) mile of the current location. If the distance is greater than one mile, or if new construction is involved it is considered a new branch, and a new branch application is required, and payment of the application fee is required. A Maryland state-chartered bank is required to provide notice of a branch relocation to the OCFR along with copies of the documentation provided to the FDIC or Federal Reserve Bank at least 30 days before the intended relocation.

Relocate the Bank’s Main Office:

A Maryland state-chartered bank must follow FDIC Federal Reserve Bank requirements to relocate the bank's main office and provide the OCFR with a copy of the documents provided to the FDIC. A Maryland state-chartered bank is required to provide notice of its intention to relocate its main office to the OCFR along with copies of the documentation provided to the FDIC or Federal Reserve Bank at least 30 days before the intended relocation.

Seasonal or Limited Operating Days:

A Maryland state-chartered bank may request the OCFR's permission to operate a branch seasonally or for fewer business days than required by Maryland law. FI §5-703 These branches are typically in vacation areas, retirement communities, or university campuses. A Maryland state-chartered bank is required to provide notice of its request to operate a branch for fewer hours than required by Maryland law along with copies of the documentation provided to the FDIC or Federal Reserve Bank at least 30 days before the intended change.

Discontinue a Bank Branch (permanent closure):

A Maryland state-chartered bank - Follow the FDIC branch closing requirements. A Maryland state-chartered bank is required to provide notice of its intention to permanently close a branch along with copies of the documentation provided to the FDIC or Federal Reserve Bank at least 30 days before the intended permanent closure.

Out-of-state banks – follow the branch closing requirements of the appropriate bank supervisory agency. Provide a courtesy notification.

National bank – follow the branch closing requirements of the appropriate bank supervisory agency. Provide a courtesy notification.

ATM (establish):

A Maryland state-chartered bank and other state-chartered banks – must provide written notice 15 days prior to the installation of an automated teller machine at a location other than the principal office or bank branch.

Foreign Banking Corporation – Refer to FI §1-405.

Close an ATM - No notice to the OCFR is required to close an ATM.

Refer to Md. Code Ann., Fin. Inst., Title 1, Subtitle 4 for ATM safety and other requirements.

Emergency and Temporary Bank Closures:

Maryland state-chartered banks are required to report to the Governor, using the [Financial Institutions Portal](#) when they must close the entire bank. For emergency bank closures subject to FI §5-707, review the Emergency Information for Maryland State-Chartered Banks, Credit Unions, and Trust Company guidance.

Resources:

Refer to FI §5-1001 et seq. for branches and FI §1-401 et seq. for the establishment of an automated teller machine. Maryland state-chartered banks should refer to FI §5-503 for investment in real property and furnishings. Refer to the [FDIC Resource](#) page for more information about establishing, relocating, or closing an office.

For questions about filing an application please contact Stephen J. Clampett, Assistant Commissioner by phone at (410) 230-6104 or by email at stephen.clampett1@maryland.gov. The Office of Financial Regulation's mailing address is 1100 North Eutaw Street, Suite 611, Baltimore, MD 21201. Applications may be submitted to dlfrfinreg-labor@maryland.gov.

The Office of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.

