

A BUYER'S GUIDE

How to Purchase a Savings Association from the RTC





Resolution Trust Corporation
Washington, DC 20429

November 15, 1989

This guide has been prepared to disseminate information and answer questions about doing business with the Resolution Trust Corporation (RTC). The RTC is anxious to reach as many potential purchasers of savings institutions as possible. We hope that this guide will prove beneficial to all potential purchasers.

We will be updating this guide as necessary to reflect any changes that might occur in the programs of the RTC.

Thank you for your interest and we look forward to doing business with you.

A handwritten signature in black ink, reading "L. W. Seidman". The signature is written in a cursive, flowing style.

**L. William Seidman
Chairman**

What Savings Associations Are for Sale

All savings associations assigned to the RTC for resolution are for sale. It is currently estimated that the Office of Thrift Supervision (the primary federal regulator of savings institutions) will assign more than 500 institutions to the RTC during the next three years. The RTC will attempt to sell each savings association that has or will come under its jurisdiction.

A list of all institutions currently assigned for resolution is available from the RTC. Interested parties may write or phone as directed in the back of this guide to obtain this information.

When Savings Associations Will Be Sold

All savings associations will become eligible for sale after they are assigned to the RTC; however, institutional, financial, and human resource constraints preclude immediate or simultaneous resolution of all assigned institutions. The RTC is required to establish a priority schedule for marketing each savings association. The highest priority will be given to institutions whose resolution would result in the greatest cost savings for the RTC.

Another important factor in establishing the schedule will be the extent of interest expressed by potential purchasers; therefore, interested parties are encouraged to inform the RTC of their interests. The RTC will place notices in the *Federal Register* and advertise in the appropriate media when institutions are scheduled for resolution. The RTC will also notify potential purchasers who have expressed interest in a specific savings association when that institution has been scheduled for resolution.

Types of Sales Transactions

The RTC will usually offer potential purchasers a number of different options on which to bid. By offering a number of options, the RTC will let the marketplace of potential purchasers determine the least costly acceptable transaction or series of transactions. The most frequent type of sale is a purchase and assumption transaction (P&A). In a purchase and assumption, purchasers bid on the right to assume a substantial portion of a failed savings association's liabilities, including its deposits, and to purchase some or

all of its assets. The exact structure of a purchase and assumption transaction may vary depending on the unique characteristics of each failed institution. Generally, P&As fall into one of two basic categories:

- **Whole Institution** – An acquirer purchases all or substantially all of the savings association's assets, including troubled or high risk assets, and assumes all or substantially all of the institution's deposits and certain other liabilities. In such cases, purchasers bid based on their estimate of the franchise value of the institution and the amount of cash they want from the RTC to offset the shortfall between their estimate of the value of the assets to be acquired and the liabilities to be assumed. The transaction is awarded to the qualified bidder requiring the least amount of cash from the RTC.
- **Clean Institution** – An acquirer purchases only the good or low risk assets as well as cash from the RTC and assumes all or substantially all of the savings association's deposits and certain other liabilities. The transaction is awarded to the qualified bidder offering the highest premium.

Other Sales Transactions

- **Insured Deposit Transfer** – Generally, a P&A transaction will be arranged only if it is estimated to be less costly than simply paying off all insured depositors and liquidating the failed institution's assets. When a P&A cannot be accomplished, the RTC will attempt to arrange an insured deposit transfer.

An insured deposit transfer is a type of insured deposit payoff in which, instead of paying each depositor their insured deposit directly, the RTC contracts, through competitive bidding, with a depository institution to act as its paying agent. Using insurance payments from the RTC, the paying agent agrees to establish, on its records, a deposit account for each of the failed institution's insured depositors. Insured depositors are notified and given the opportunity to withdraw their funds without penalty or leave them in the new institution. The RTC provides the paying agent sufficient cash, less any premium bid, to cover the accounts established. The RTC also may offer the paying agent the oppor-

tunity to purchase some or all of the assets of the failed institution.

- **Branch Sales** – The RTC also may offer for sale branches of institutions under its jurisdiction. Such sales may take place prior to or simultaneous with the transactions described above. In a branch sale, an acquirer purchases a branch or group of branches and assumes their deposits. In return for the assumption of deposits, the RTC will transfer assets or cash to the acquirer.

In all of the above cases, the acquirer must be an insured depository institution. This means the acquirer must already have or be able to obtain a bank or savings association charter and federal deposit insurance.

How Savings Associations Are Sold

Selling insolvent savings associations involves a series of steps intended to find the best or least costly transaction for the RTC and the American taxpayers. All institutions will be offered for sale on a competitive basis. The process normally will consist of:

- Identifying all depository institutions and corporate and private investors ("potential purchasers") who may wish to purchase each insolvent association being marketed by the RTC.
- Contacting all potential purchasers and inviting them to a "bidders' conference." At the bidders' conference, the RTC will outline the specific terms of the sale it is attempting and provide potential purchasers with financial information (the "information package") on the insolvent institution or institutions being marketed.
- While potential purchasers are reviewing the information package, they must contact one or more state and federal savings association or bank regulators. Officials from the different regulatory agencies frequently will attend the bidders' conference to answer questions and provide application materials. Banks or savings institutions must obtain all the necessary approvals for the acquisition of the insolvent institution before they can submit a bid. Before corporate or private investors can submit a bid, they must apply for and receive assurances from each state and/or federal regulator that they will receive

a savings association or bank charter and deposit insurance if they are a successful bidder.

The RTC can only sell insolvent institutions to groups with a "license to do business" as a federally insured savings association or commercial bank. Although the RTC can provide basic information to potential purchasers, it cannot act as an intermediary in the chartering or approval process. All decisions made by the chartering, regulatory and insurance agencies will be final. Thus, the various chartering, regulatory and insurance agencies determine the standards of eligibility for bidding on insolvent institutions.

- After the RTC has been notified by the appropriate regulatory authorities that a potential purchaser is a qualified bidder (or is engaged in the process of becoming one), access to an institution's books and records will be scheduled. This due diligence review of the books and records of each insolvent institution is intended to help potential purchasers decide whether or not to pursue the acquisition and what amount to bid.
- The final step begins with the RTC's acceptance of bids, several weeks after the beginning of the process. Bids must be submitted on official forms designed for each insolvent institution. After evaluating all the bids, including whether each bidder has all necessary state and federal approvals, the RTC will select the winning bid or combination of bids.
- After all appropriate agreements are signed, the insolvent savings association will be closed and the RTC, as receiver, will enter into a purchase and assumption or other transaction with the depository institution that will take the place of the failed institution. The resulting institution or institutions will reopen for business the following business day.

Who to Contact About Purchasing a Savings Association

Anyone interested in purchasing a savings association assigned to the RTC should contact the RTC Region in which the institution is headquartered. Alternatively, interested parties may contact the RTC's Acquisition & Marketing Group in Washington, DC. If potential purchasers are

presently operating as insured depository institutions, the RTC will provide them a Bidder Fact Sheet to complete and return. This form requests information on the potential purchaser's interests such as specific institutions, geographic location, and size preferences. If potential purchasers are not presently operating as insured depository institutions, the RTC will send them an Investor Application Package. These forms, like the Bidder Fact Sheet, will let the RTC know of each corporate and private investor's interests.

All depository institutions, corporate and private investors, and investor groups who return either a Bidder Fact Sheet or Investor Application Package will be added to the RTC's list of potential purchasers. It is important to note, however, that to become a qualified potential bidder each interested party must obtain the necessary approvals from the appropriate regulatory agencies. The regulatory and insurance agencies alone prescribe who may participate in the process.

Potential purchasers with questions about the RTC's marketing process for insolvent institutions are encouraged to call or write for more information. Telephone numbers and addresses of the RTC's regional and Washington offices appear in the back of this guide.

ADDRESSES AND TELEPHONE NUMBERS

Non-financial institution bidders for the RTC's savings institutions must decide what kind of charter they will seek. To form a bank holding company, contact the Federal Reserve Bank for the district in which the holding company will be headquartered; for a federal (national) bank charter, contact the appropriate district office of the Office of the Comptroller of the Currency (that office will coordinate the review for federal deposit insurance); for a federal savings association charter, contact the appropriate district office of the Office of Thrift Supervision; and for a state bank or savings association charter, contact the appropriate state supervisor. Applicants for new state bank charters or new federal or state savings association charters also must contact the FDIC to obtain deposit insurance. All of the addresses and telephone numbers are provided below.

Acquisition & Marketing Group (RTC)
(202) 416-4316

BIF (Bank Insurance Fund),
(202) 898-3542

Bidder Fact Sheets,
effective 11/27/89:
1-800-782-4033

Capital adequacy standards -- contact the appropriate regulatory authorities, either federal or state.

Conservatorships, list of,
effective 11/27/89:
1-800-782-4033

Entrance fees (See BIF and SAIF)

Exit fees (See BIF and SAIF)

Federal charters -- for banks, see Office of the Comptroller of the Currency; for

Savings Associations, see Office of Thrift Supervision.

Federal Deposit Insurance Corporation (FDIC)
550 17th St., N.W.
Washington, DC 20429
(202) 393-8400

Bank Insurance Fund (BIF), (202) 898-3542

Savings Association Insurance Fund (SAIF),
(202) 898-3542

The FDIC's regional offices and the states they serve are listed below.

Atlanta Regional Office
Marquis One Building,
Suite 1200
245 Peachtree Center
Avenue, N.E.
Atlanta, GA 30303
(404) 525-0308

**Alabama, Florida, Georgia,
North Carolina, South
Carolina, Virginia, West Vir-
ginia**

Boston Regional Office
160 Gould Street
Needham, MA 02194
(617) 449-9080

**Connecticut, Maine, Mas-
sachusetts, New Hampshire,
Rhode Island, Vermont**

Chicago Regional Office
30 S. Wacker Drive,
Suite 3100
Chicago, IL 60606
(312) 207-0210

**Illinois, Indiana, Michigan,
Ohio, Wisconsin**

Dallas Regional Office
1910 Pacific Avenue,
Suite 1900
Dallas, TX 75201
(214) 220-3342

**Colorado, New Mexico, Ok-
lahoma, Texas**

**Kansas City Regional
Office**
2345 Grand Avenue,
Suite 1500
Kansas City, MO 64108
(816) 234-8000

**Iowa, Kansas, Minnesota, Mis-
souri, Nebraska, North
Dakota, South Dakota**

Memphis Regional Office
5100 Poplar Ave.,
Suite 1900
Memphis, TN 38137
(901) 685-1603
Arkansas, Kentucky,

**Louisiana, Mississippi, Ten-
nessee**

New York Regional Office
452 Fifth Avenue, 21st Floor
New York, NY 10018
(212) 704-1200

**Delaware, District of Colum-
bia, Maryland, New Jersey,
New York, Pennsylvania,
Puerto Rico, Virgin Islands**

**San Francisco Regional
Office**
25 Ecker Street, Suite 2300
San Francisco, CA 94105
(415) 546-0160

**Alaska, Arizona, California,
Guam, Hawaii, Idaho, Mon-
tana, Nevada, Oregon, Utah,
Washington, Wyoming**

**FEDERAL RESERVE
BANKS:**

Boston
600 Atlantic Avenue
Boston, MA 02106
(617) 973-3000

**Connecticut (all but Fairfield
County), Maine, Mas-
sachusetts, New Hampshire,
Rhode Island, Vermont**

New York
33 Liberty Street
Federal Reserve Postal Sta-
tion)
New York, NY 10045
(212) 791-5000

**Connecticut (Fairfield Coun-
ty), New Jersey (12 northern
counties), New York**

Philadelphia
Ten Independence Mall
(P.O. Box 66)

Philadelphia, PA 19105
(215) 574-6000

Delaware, New Jersey (nine southern counties), Pennsylvania (48 counties in eastern two-thirds)

Cleveland
1455 East Sixth Street
(Box 6387)
Cleveland, OH 44101
(216) 579-2000

Kentucky (56 eastern counties), Ohio, Pennsylvania (19 western counties), West Virginia (six northern counties)

Richmond
701 East Byrd Avenue
(Box 27622)
Richmond, VA 23261
(804) 643-1250

District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia (49 counties)

Atlanta
104 Marietta Street, N.W.
Atlanta, GA 30303
(405) 586-8500

Alabama, Florida, Georgia, Louisiana (38 southern parishes), Mississippi (43 southern counties), Tennessee (74 counties in eastern two-thirds)

Chicago
230 South LaSalle Street
(Box 834)
Chicago, IL 60690
(312) 322-5322

Illinois (50 northern counties), Indiana (68 northern counties), Iowa, Michigan (68

southern counties), Wisconsin (46 southern counties)

St. Louis
411 Locust Street
(Box 442)
St. Louis, MO 63166
(314) 444-8444

Arkansas, Illinois (44 southern counties), Indiana (24 southern counties), Kentucky (64 western counties), Mississippi (39 northern counties), Missouri (71 central and eastern counties and the city of St. Louis), Tennessee (21 western counties)

Minneapolis
250 Marquette Avenue
Minneapolis, MN 55480
(612) 340-2345

Michigan (15 northern counties), Minnesota, Montana, North Dakota, South Dakota, Wisconsin (26 northern counties)

Kansas City
925 Grand Avenue
Federal Reserve Station
Kansas City, MO 64198
(816) 881-2000

Colorado, Kansas, Missouri (43 western counties), Nebraska, New Mexico (14 northern counties), Oklahoma, Wyoming

Dallas
400 South Akard Street
Station K
Dallas, TX 75222
(214) 651-6111

Louisiana (26 northern parishes), New Mexico (18 southern counties), Texas

San Francisco
 101 Market Street
 (Box 7702)
 San Francisco, CA 94120
 (415) 974-2000

Alaska, Arizona, California,
 Hawaii, Idaho, Nevada,
 Oregon, Utah, Washington

**Insurance (See BIF and
 SAIF)**

**Investor application
 package,**
 effective 11/27/89:
 1-800-782-4033

**Office of the Comptroller
 of the Currency is the
 primary regulator of federally
 chartered banks. It is located
 at 490 L'Enfant Plaza East,
 S.W., Washington, DC
 20219, (202) 447-1810. The
 district offices and the states
 they serve are listed below.**

Northeastern District
 1114 Avenue of the Americas,
 Suite 3900
 New York, NY 10036
 (212) 819-9860

Connecticut, Delaware, Dis-
 trict of Columbia, Maine,
 Maryland, Massachusetts,
 New Hampshire, New Jersey,
 New York, Pennsylvania,
 Rhode Island, Vermont, Puer-
 to Rico, Virgin Islands

Southeastern District
 Marquis One Tower
 Suite 600
 245 Peachtree Center
 Avenue, N.E.
 Atlanta, GA 30303
 (404) 659-8855

Alabama, Florida, Georgia,
 Mississippi, North Carolina,
 South Carolina, Tennessee,
 Virginia, West Virginia

Central District
 One Financial Place
 Suite 2700
 440 South LaSalle St.
 Chicago, IL 60605
 (312) 663-8000

Illinois, Indiana, Kentucky,
 Michigan, Ohio, Wisconsin

Midwestern District
 2345 Grand Avenue
 Suite 700
 Kansas City, MO 64108
 (816) 556-1800

Iowa, Kansas, Minnesota, Mis-
 souri, Nebraska, North
 Dakota, South Dakota

Southwestern District
 1600 Lincoln Plaza
 500 North Akard
 Dallas, TX 75201-3394
 (214) 720-0656

Arkansas, Louisiana, Ok-
 lahoma, New Mexico, Texas

Western District
 50 Fremont Street
 Suite 3900
 San Francisco, CA 94105
 (415) 545-5900

Alaska, Arizona, California,
 Colorado, Hawaii, Idaho,
 Montana, Nevada, Oregon,
 Utah, Washington, Wyoming,
 Guam

**Office of Thrift
 Supervision is the primary
 federal supervisor of state
 and federally chartered**

savings associations. It is located at 1700 G St., N.W., Washington, DC 20552, (202) 906-6000. The District Offices and the states they serve are listed below.

Boston District
P.O. Box 9106 GMF
Boston, MA 02205-9106
(617) 542-0150

Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

New York District
One World Trade Center,
FL 103
New York, NY 10048
(212) 912-4600

New Jersey, New York, Puerto Rico, Virgin Islands

Pittsburgh District
One Riverfront Center
20 Stanwix Street
Pittsburgh, PA 15222-4893
(412) 288-3400

Delaware, Pennsylvania, West Virginia

Atlanta District
P.O. Box 105217
Atlanta, GA 30348-5217
(404) 888-8000

Alabama, District of Columbia, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia

Cincinnati District
P.O. Box 598
Cincinnati, Ohio 45201-0598
(513) 852-7500

Kentucky, Ohio, Tennessee

Indianapolis District
P.O. Box 60
Indianapolis, IN 46206-0060
(317) 631-0130

Indiana, Michigan

Chicago District
111 East Wacker Drive,
Suite 800
Chicago, IL 60601-4360
(312) 565-5700

Illinois, Wisconsin

Des Moines District
907 Walnut Street
Des Moines, IA 50309
(515) 281-1100

Iowa, Minnesota, Missouri, North Dakota, South Dakota

Dallas District
P.O. Box 619027
Dallas/Fort Worth,
TX 75261-9027
(214) 541-8500

Arkansas, Louisiana, Mississippi, New Mexico, Texas

Topeka District
200 E. Sixth Street
P.O. Box 828
Topeka, KS 66601-0828
(913) 233-5300

Colorado, Kansas, Nebraska, Oklahoma

San Francisco District
P.O. Box 7165
San Francisco, CA 94120
(415) 393-1000

Arizona, California, Nevada

Seattle District
1501 Fourth Avenue, FL 19
Seattle, WA 98101-1693
(206) 340-2300

Alaska, Hawaii, Idaho, Montana, Oregon, Utah, Washington, Wyoming, Guam

Resolution Trust Corporation (RTC)
550 17th St., N.W.,
Washington, DC 20429
(202) 898-8750

Acquisition & Marketing Group,
(202) 416-4316

Bidder Fact Sheet,
effective 11/27/89:
1-800-782-4033

Conservatorship list,
effective 11/27/89:
1-800-782-4033

Corporate Communications,
(202) 789-6313

Investor Application Package,
effective 11/27/89:
1-800-782-4033

The RTC regions and the states they serve are listed below:

East

Marquis One Tower,
Suite 1100
245 Peachtree Center, NE
Atlanta, GA 30303
(404) 522-1145
1-800-234-3342

Alabama, Connecticut,
Delaware, Florida, Georgia,
Louisiana, Kentucky, Maine,
Maryland, Massachusetts,
Mississippi, New Hampshire,

New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Puerto Rico, Virgin Islands

Southwest
300 N. Ervay
Dallas, TX 75201
(214) 953-2300
1-800-782-4674

Oklahoma, Texas

Central
Board of Trade Building II
4900 Main Street
Kansas City, MO 64112
(816) 531-2212
1-800-365-3342

Arkansas, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin

West (Temporary location):
1125 17th Street
Suite 700
Denver, CO 80202
(303) 296-4703
1-800-247-9367

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming, Guam

SAIF (Savings Association Insurance Fund), (202) 898-3542

State-chartered banks are regulated by state agencies:

Superintendent of Banks
166 Commerce Street,
3rd Floor

**Montgomery, AL 36130-0901
(205) 261-3452**

**Director of Banking and
Securities**

Pouch D

**Juneau, AK 99811
(907) 465-2521**

**Superintendent of Banks
3225 N. Central, Suite 815
Phoenix, AZ 85012
(602) 255-4421**

**Bank Commissioner
Tower Building, Suite 500
323 Center Street
Little Rock, AR 72201
(501) 371-1117**

**Superintendent of Banks
111 Pine Street, Suite 1100
San Francisco, CA 94111-
5613
(415) 557-3535**

**State Bank Commissioner
First West Plaza, Suite 700
303 West Colfax
Denver, CO 80204
(303) 620-4360**

**Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560**

**State Bank Commissioner
555 E. Lockerman St., Suite
210**

**Dover, DE 19901
(302) 736-4235**

**Superintendent of Banking
and Financial Institutions
Suite 1003
1250 Eye Street, N.W.
Washington, DC 20005
(202) 727-1566**

**State Comptroller
Capitol Building
Tallahassee, FL 32399-0350
(904) 488-0370**

**Commissioner of Banking and
Finance
2990 Brandywine Road, Suite
200
Atlanta, GA 30341-5565
(404) 986-1633**

**Commissioner of Financial In-
stitutions
P.O. Box 2054
Honolulu, HI 96805
(808) 548-5855**

**Director, Department of
Finance
700 West State Street,
2nd Fl.
Boise, ID 83720
(208) 334-3313**

**Commissioner of Banks and
Trust Companies
Reisch Building, Room 100
117 S. 5th Street
Springfield, IL 62701
(217) 785-2837**

**Director, Department of
Financial Institutions
State Office Bldg.,
Room 1024
Indianapolis, IN 46204
(317) 232-3955**

**Superintendent of Banking
East Grand Office Park
200 East Grand, Suite 300
Des Moines, IA 50309
(515) 281-4014**

**State Bank Commissioner
700 Jackson Street,
Suite 300**

Topeka, KS 66603
(913) 296-2266

**Commissioner, Department
of Financial Institutions**
911 Leawood Drive
Frankfort, KY 40601
(502) 564-3390

**Commissioner of Financial In-
stitutions**
P.O. Box 94095
Baton Rouge, LA 70804-9095
(504) 925-4660

**Superintendent, Bureau of
Banking**
State House Station 36
Augusta, ME 04333
(207) 582-8713

Bank Commissioner
The Brokerage, Suite 800
34 Market Place
Baltimore, MD 21202
(301) 333-6812

Commissioner of Banks
State Office Building
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

**Commissioner, Financial In-
stitutions Bureau**
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Commissioner of Commerce
500 Metro Square Building,
5th Floor
St. Paul, MN 55101
(612) 296-2135

**Commissioner, Department
of Banking and Consumer
Finance**
P.O. Drawer 23729

Jackson, MS 39225
(601) 359-1031

Commissioner of Finance
P.O. Box 716
Jefferson City, MO 65102
(314) 751-3397

**Commissioner of Financial In-
stitutions**
Lee Metcalf Building,
Room 50
1520 East 6th Avenue
Helena, MT 59620-0542
(406) 444-2091

**Director of Banking and
Finance**
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

**Administrator of Financial In-
stitutions**
406 East Second Street
Carson City, NV 89710
(702) 885-4260

Bank Commissioner
45 South Main Street
Concord, NH 03301
(603) 271-3561

Commissioner of Banking
36 West State Street
Trenton, NJ 08625
(609) 292-3420

**Director, Financial Institu-
tions Division**
P.O. Box 25101
Santa Fe, NM 87503
(505) 827-7100

Superintendent of Banks
Two Rector Street
New York, NY 10006
(212) 618-6553

Commissioner of Banks
P.O. Box 29512
Raleigh, NC 27626-0512
(919) 733-3016

**Commissioner of Banking
and Financial Institutions**
State Capitol
600 E. Blvd.
13th Fl.
Bismarck, ND 58505
(701) 224-2256

Director of Commerce
77 S. High Street,
23rd Floor
Columbus, OH 43266-0541
(614) 644-7047

Bank Commissioner
Malco Building, 2nd Floor
4100 Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2783

Deputy Administrator
Financial Institutions and
Corporate Securities
21 Labor & Industries Bldg.,
Room 110
Salem, OR 97310
(503) 378-4140

Secretary of Banking
333 Market Street,
16th Floor
Harrisburg, PA 17101
(717) 787-6991

**Associate Director of Banking
and Securities**
233 Richmond Street,
Suite 231
Providence, RI 02903-4231
(401) 277-2405

**Commissioner of Banking
Board of Financial Institu-**

tions
1015 Sumter Street,
Room 309
Columbia, SC 29201
(803) 734-2001

**Director of Banking and
Finance**
State Capitol Building
500 E. Capital
Pierre, SD 57501-5070
(605) 773-3421

Commissioner of Financial In-
stitutions
John Sevier Building,
4th Floor
500 Charlotte Avenue
Nashville, TN 37219-5384
(615) 741-2236

Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 479-1200

Commissioner of Financial In-
stitutions
P.O. Box 89
Salt Lake City, UT 84110-
0087
(801) 530-6502

**Commissioner of Banking
and Insurance**
State Office Building
120 State St.
Montpelier, VT 05602
(802) 828-3301

Commissioner of Financial In-
stitutions
P.O. Box 2AE
Richmond, VA 23205
(804) 786-4694

Supervisor of Banking
219 General Administration

Building
Olympia, WA 98504
(206) 753-6520

Commissioner of Banking
State Office Building No. 3,
Suite 311
Charleston, WV 25305
(304) 348-2294

Commissioner of Banking
P.O. Box 7876
Madison, WI 53707
(608) 266-1621

State Examiner
Office of the State Examiner
Herschler Building, 3 East
Cheyenne, WY 82002
(307) 777-6600

Banking Commissioner
855 West Marine Drive
Agana, GU 96910
(671) 477-1040

Commissioner of Financial In-
stitutions
G.P.O. Call Box 70324
San Juan, PR 00936
(809) 751-7064

Lieutenant Governor of the
United States Virgin Islands
Charlotte Amalie, Box 450
St. Thomas, USVI 00801
(809) 774-2991

State-chartered savings as-
sociations are regulated by
state agencies:

Superintendent, State
Banking Department
166 Commerce St.
Montgomery, AL 36130-0901
(205) 261-3452

Director, Division of Banking,
Securities and Corporations

Box D
Juneau, AK 99811
(907) 465-2521

Superintendent of Banks
3225 N. Central Ave.,
Suite 815
Phoenix, AZ 85012
(602) 255-4421

Securities Commissioner
Arkansas Securities Depart-
ment
Third Floor,
Heritage West Building
201 East Markham
Little Rock, AR 72201
(501) 371-1011

Commissioner, Department of
Savings and Loan
3460 Wilshire Blvd.
3rd Fl.
Los Angeles, CA 90010
(213) 736-2798

Commissioner, Division of
Savings and Loan
1560 Broadway
Suite 705
Denver, CO 80202
(303) 894-2336

Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560

State Bank Commissioner
555 E. Lockerman St.
Suite 210
Dover, DE 19901
(302) 736-4235

Superintendent of Banking
and Financial Institutions

Suite 1003
1250 Eye St., N.W.
Washington, DC 20005
(202) 727-1566

Chief, Bureau of Thrift In-
stitutions
Division of Banking
The Capitol
Suite 1301
Tallahassee, FL 32399-0350
(904) 488-9570

Deputy Commissioner
Thrift Institutions
2990 Brandywine Rd.
Suite 200
Atlanta, GA 30341-5565
(404) 986-1633

Commissioner of Financial In-
stitutions
Department of Commerce and
Consumer Affairs
Box 2054
Honolulu, HI 96805
(808) 548-5855

Director, Department of
Finance
700 W. State St.
Boise, ID 83720
(208) 334-3313

Commissioner
Office of the Commissioner of
Savings and Loan
Associations
500 E. Monroe
Suite 800
Springfield, IL 62701-1509
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Supervisor, Savings and Loan
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**Commissioner, Financial In-
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RESOLUTION TRUST CORPORATION REGIONS

