



www.FEDERALRESERVE.GOV/BANKINFOREG/EAPPS.HTM

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The Federal Reserve System E-APPS ON-LINE REGULATORY APPLICATIONS

SUBMIT YOUR BANKING APPLICATIONS ELECTRONICALLY

- MINIMIZE PAPER AND COPYING EXPENSE
- SAVE MAILING COSTS
- ENSURE TIMELY SUBMISSION

What exactly is E-Apps?

E-Apps is a web-based application that allows banking organizations supervised by the Federal Reserve System to submit regulatory filings, directly or through their authorized representatives, via the Internet. E-Apps provides convenience and cost savings relative to paper submissions. There are no fees associated with using E-Apps.

What types of Regulatory Filings can be submitted through E-Apps?

E-Apps is intended for filings related to bank and savings and loan holding company mergers, acquisitions, and non-banking activities; state member bank mergers and branch acquisitions; and international banking applications. A complete list of filings suitable for E-Apps can be found at www.federalreserve.gov/bankinforeg/eapps.htm. E-Apps cannot accommodate Change in Bank Control filings from individuals at this time.

How can I access E-Apps?

To access E-Apps, you must first obtain a digital certificate as discussed below. After obtaining your digital certificate, you will access E-Apps through the Board of Governor's web site at www.federalreserve.gov/bankinforeg/eapps.htm. The web site includes a Quick Reference Guide and Frequently Asked Questions that will walk you through the steps for submitting a filing.



E-APPS PROVIDES *convenience* AND
COST SAVINGS AS AN *alternative*
TO PAPER SUBMISSIONS

E-APPS PROVIDES A *secure environment* FOR YOUR *electronic filing*.



Digital Certificates Protect Your Information

E-Apps provides a secure environment for your electronic filing by requiring the use of digital certificates. The process for issuing a certificate requires some lead time and paperwork prior to your initial filing, but the certificates will remain available for subsequent filings and continue to afford maximum information security. Financial institutions can authorize an unlimited number of attorneys or consultants to file on their behalf and/or designate in-house staff to file applications directly.

Instructions and forms for obtaining a certificate can be found at www.federalreserve.gov/bankinforeg/eapps.htm. A Quick Reference Guide also is available to assist you with the filing process.

Is the application filing process secure?

Yes. The process for submitting applications over the Internet has been carefully designed to ensure the confidentiality of the data and authenticity of the filer. Everyone who uses E-Apps will be issued a digital certificate to ensure that only authenticated users can access the system.

What is a digital certificate?

A digital certificate is a security measure provided by the Federal Reserve that prevents unauthorized access to E-Apps. The filer's certificate will reside on his/her computer and he/she will be the only person who can use it. No matter how many institutions he/she is authorized to act on behalf of, a filer will receive only one certificate.

Why does a filer need a digital certificate?

A digital certificate authenticates individuals to use E-Apps and helps to ensure the security of personal and confidential information that is transmitted as part of the applications filing process.



VISIT [www.federalreserve.gov/
bankinfo/foreg/eapps.htm](http://www.federalreserve.gov/bankinfo/foreg/eapps.htm) TODAY,

AND MAKE YOUR APPLICATIONS *easy!*

If you have questions about E-Apps or want to discuss your specific business needs, please contact your local Reserve Bank at the number shown below.

DISTRICT	PHONE NUMBER
Boston	617-973-4210
New York	212-720-8842
Philadelphia	215-574-3716
Cleveland	216-579-3091
Richmond	804-697-8219
Atlanta	404-498-7299
Chicago	312-322-6372
St. Louis	314-444-8643
Minneapolis	612-204-5500
Kansas City	816-881-6826
Dallas	214-922-6078
San Francisco	415-974-3229

