

Commerce Street Capital Plays Key Role in First-Ever “Shelf Charter”

DALLAS, TX (November 25, 2008) The team, led by Carla Brooks, at investment banking firm Commerce Street Capital LLC has recently witnessed a historical banking event first-hand. The industry’s first conditional preliminary approval of a new type of national bank, a “shelf charter,” was granted by the Office of the Comptroller of Currency (OCC) on November 17, 2008 to the Ford Group Bank, National Association, via a letter addressed to Commerce Street Capital. See letter at (<http://www.occ.treas.gov/ftp/release/2008-137a.pdf>). This new “shelf charter” is designed to facilitate new equity investments in troubled depository institutions.

Commerce Street Capital was hired by the Ford Group for their regulatory expertise and experience with filing charter applications for financial institutions. Managing Director Carla Brooks, who has specialized in regulatory matters for 30 years, was engaged to assist the Ford Group to complete the application and related financial projections needed for the new charter.

“The goal of the filing was to be able to get on the FDIC’s bid list for troubled institutions which is only available to financial institutions,” stated Brooks. “With this preliminary conditional approval, the Ford Group is now able to bid on an institution and if accepted, get back into the banking business.”

For further information, a release was issued on Friday, November 21, 2008 by the OCC titled, “OCC Conditionally Approves First National Bank ‘Shelf Charter’ to Expand Pool of Qualified Bidders for Troubled Institutions.” See (<http://www.occ.treas.gov/ftp/release/2008-137.htm>).

Commerce Street Capital, LLC is a privately held investment banking firm headquartered in Dallas, Texas, focused on serving financial institutions across the United States through three lines of business: investment banking, bank development and fund management. For more than 20 years, the firm’s leadership has built their reputation as leading investment bankers, financial advisors and investors in community banks across the United States. For more information, visit (www.commercestreetcapital.com). Commerce Street Capital is a member of FINRA/SIPC.

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