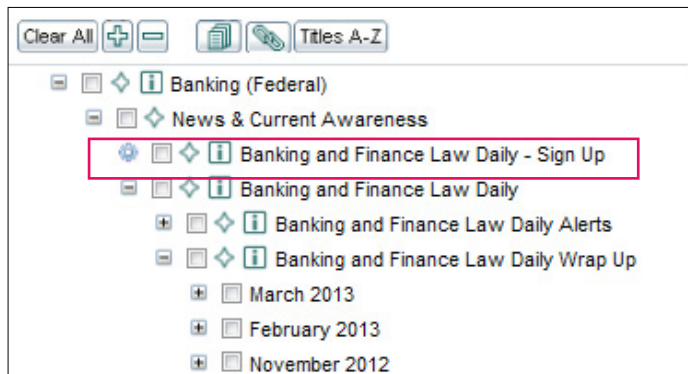


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TOP STORY—OCC OKs Bank Mergers and Charter Conversions
 By John M. Pachkowski, J.D.

The Office of the Comptroller of the Currency has conditionally approved two applications submitted by federal savings associations and national banks. The approvals are part of the OCC's monthly Interpretations and Actions which provides information on, among other things, legal staff interpretation and significant decisions on corporate applications.

In Conditional Approval No. 1061, Feb. 1, 2013, the OCC approved a series of transactions proposed by federal savings association, Shelter Financial Bank (Shelter FSA), Columbia, Mo., whereby the thrift would convert to a national banking charter and be known as Shelter Bank, NA (Shelter NA), then sell off substantially all of assets and liabilities through a purchase and assumption transaction to another

Comptroller of the Currency
 Administrator of National Banks

250 E Street, SW
 Washington, DC 20219
 202-649-6260

February 1, 2013

James R. Wheeling
 President and CEO
 Shelter Financial Bank
 1817 West Broadway
 Columbia, Missouri 65218-0001



Re: 12 C.F.R. § 163.22 – Charter Conversion from Federal Thrift Shelter Financial Bank, Columbia, Missouri
 OCC Control No.: R4-2012-00072

12 U.S.C. § 35 - Conversion to a National Banking Association Shelter Financial Bank, Columbia, Missouri
 Proposed Title: Shelter Bank, National Association
 OCC Control No.: 2012-WE-01-0003

12 C.F.R. § 5.53 - Disposition of Assets via P&A with Boone County National Bank, Columbia, Missouri
 OCC Control No.: 2012-WE-12-0198

12 U.S.C. § 215a-3 - Merger into Nonbank Affiliate

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