



April 24, 2014

Matthew Lee  
PO Box 580188  
Mount Carmel Station  
Bronx, NY 10458

Dear Mr. Lee:

This is in response to your letter dated March 26, 2014, which was received in my office on March 26, 2014 for processing under the Freedom of Information Act, 5 U.S.C. 552.

You requested U.S. Bank National Association's March 21, 2014 submission in connection with its application to acquire branches from RBS Charter One.

Enclosed are documents responsive to your request. Fifty-three pages and certain identifying details are being withheld by the authority of 5 U.S.C. 552(b)(4) and 12 C.F.R. 4.12(b)(4), a record that is privileged or contains trade secrets, or commercial or financial information, furnished in confidence, that relates to the business, personal, or financial affairs of any person.

If you consider any of the above to be an improper denial of your request, you may appeal such denial to the Comptroller of the Currency. The appeal should be filed within 35 days of the date of this letter, should state the circumstances and reasons or arguments in support of the appeal, and be submitted via our online FOIA application at <https://foia-pal.occ.gov/> or be mailed to the Manager, Disclosure Services & Freedom of Information Act Officer, Communications Division, Office of the Comptroller of the Currency, Suite 3E-218, Mailstop 6W-11, Washington, DC 20219.

Sincerely yours,

**Frank D. Vance, Jr.**

Frank D. Vance, Jr.  
Manager, Disclosure Services &  
Freedom of Information Act Officer  
Communications Division

Enclosure(s)

#2014-00277-F