

G.S. 150B-21.3A Report for 04 NCAC 16, Savings Institutons							
Agency - Office of the Commissioner of Banks							
Comment Period - 02/26/24-04/26/24							
Date Submitted to APO - Filled in by RRC staff							
Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	
SUBCHAPTER 16A - GENERAL PROVISIONS	SECTION .0100 - GENERAL	04 NCAC 16A .0103	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16A .0105	RESTRICTIONS: PAYMENT OF DIVIDENDS AND REPURCHASE OF STOCK	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16C - APPLICATIONS	SECTION .0300 - APPLICATION TO CHANGE LOCATION OF BRANCH OFFICE OR PRINCIPAL OFFICE	04 NCAC 16C .0304	TEMPORARY CLOSING OF OFFICE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16E - OPERATION OF SAVINGS INSTITUTIONS	SECTION .0100 - DIRECTORS, BYLAWS AND CHARTER	04 NCAC 16E .0103	BOARD OF DIRECTORS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16E .0104	BYLAWS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0300 - RECORDS AND POLICIES	04 NCAC 16E .0301	GENERAL POLICIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16E .0302	RETENTION, REPRODUCTION AND DISPOSITION OF RECORDS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0400 - LOANS	04 NCAC 16E .0401	SERVICING LOANS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16E .0403	RECORDS WITH RESPECT TO LOANS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0500 - DEPOSIT ACCOUNTS	04 NCAC 16E .0502	HOLDING OF CERTIFICATE OR PASSBOOK	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16F - SERVICE CORPORATIONS AND FINANCE SUBSIDIARIES		04 NCAC 16F .0101	PERMITTED ACTIVITIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16F .0102	INVESTMENT LIMITATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16F .0103	DEBT LIMITATION FOR WHOLLY-OWNED SERVICE CORPORATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16F .0105	AMENDMENTS TO ARTICLES OF INCORPORATION OR BYLAWS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16G - MUTUAL TO STOCK CONVERSIONS	SECTION .0100 - SCOPE	04 NCAC 16G .0103	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0104	GENERAL REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16G .0106	CONFIDENTIAL INFORMATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0300 - GENERAL PRINCIPLES FOR CONVERSIONS	04 NCAC 16G .0311	REQUIRED PROVISIONS IN PLAN OF CONVERSION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0312	OPTIONAL PROVISIONS IN PLAN OF CONVERSION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0313	RECORD DATES FOR QUALIFYING DEPOSITS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0315	MANIPULATIVE AND DECEPTIVE DEVICES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0400 - NOTICE OF FILING: PUBLIC STATEMENTS: CONFIDENTIALITY	04 NCAC 16G .0405	NOTICE OF FILING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0500 - SOLICITATION OF PROXIES: PROXY STATEMENT	04 NCAC 16G .0509	SOLICITATIONS TO WHICH RULES APPLY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0510	USE OF PROXY SOLICITING MATERIAL TO BE AUTHORIZED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16G .0511	INFORMATION TO BE FURNISHED to MEMBERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0512	REQUIREMENTS AS TO PROXY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0513	MATERIAL REQUIRED TO BE FILED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0515	FALSE OR MISLEADING STATEMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0516	PROHIBITION OF CERTAIN SOLICITATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0700 - PRICING AND SALE OF SECURITIES	04 NCAC 16G .0712	GENERAL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0713	DISTRIBUTION OF OFFERING MATERIALS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0715	PROHIBITED REPRESENTATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16G .0717	PRICING MATERIALS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0718	ORDER FORMS FOR PURCHASE OF CAPITAL STOCK	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0720	PERIOD FOR COMPLETION OF SALE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16G .0722	EXTENSIONS OF TIME TO COMPLETE OFFERINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0800 - PROCEDURAL REQUIREMENTS	04 NCAC 16G .0823	ADDITIONAL FILING REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16H - SUPERVISORY ACTIONS		04 NCAC 16H .0101	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16H .0103	NOTICE TO SAVINGS INSTITUTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16H .0104	ADOPTION OF PLAN	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16H .0105	APPROVAL BY COMMISSIONER OF BANKS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16H .0108	WAIVER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16I - ACQUISITION OF CONTROL	SECTION .0700 - GENERAL	04 NCAC 16I .0702	DEFINITIONS AND OTHER TERMS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .0703	STANDARDS FOR APPROVAL OF ACQUISITION: DUTIES AND CONDUCT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0800 - ACQUISITIONS	04 NCAC 16I .0801	PRIOR WRITTEN APPROVAL REQUIRED	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .0802	APPLICATION FEES: FILINGS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .0803	CONFIDENTIAL INFORMATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .0900 - REORGANIZING STOCK ASSOCIATION INTO HOLDING COMPANY	04 NCAC 16I .0901	REQUIRED APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16I .0902	ACQUISITION PROCEDURE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .1000 - ACQUISITIONS OF STOCK ASSOCIATIONS	04 NCAC 16I .1001	REQUIRED APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1002	FOREIGN APPLICANTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1003	ACQUISITION PROCEDURE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
	SECTION .1100 - REGISTRATION: SUPERVISION: REPORTS: FILINGS: BOOKS AND RECORDS	04 NCAC 16I .1102	SUPERVISION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1103	ANNUAL REPORTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1104	FILING AND APPROVAL: AMENDMENTS TO ARTICLES AND BYLAWS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1105	REPORTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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	SECTION .1300 - HOLDING COMPANY ACQUISITIONS	04 NCAC 16I .1301	REQUIRED APPLICATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16I .1302	ACQUISITION PROCEDURE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16K - TRUST POWERS		04 NCAC 16K .0101	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0102	APPLICATIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0103	CONSOLIDATION OR MERGER OF TWO OR MORE SAVINGS INSTITUTIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0104	ADMINISTRATION OF TRUST POWERS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0105	BOOKS AND ACCOUNTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0106	AUDIT OF TRUST DEPARTMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0107	FUNDS AWAITING INVESTMENT OR DISTRIBUTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	

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		04 NCAC 16K .0108	INVESTMENT OF FUNDS HELD AS FIDUCIARY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0109	SELF-DEALING	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0110	CUSTODY OF INVESTMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0111	COMPENSATION OF SAVINGS INSTITUTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0112	COLLECTIVE INVESTMENT	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16K .0117	REPORTS AND FEES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
SUBCHAPTER 16L - VOLUNTARY DISSOLUTION		04 NCAC 16L .0102	DISPOSITION OF ASSETS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16L .0103	RESCISSION AND CANCELLATION OF DISSOLUTION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	
		04 NCAC 16L .0104	WAIVER	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. November 22, 2018	Necessary	No	