**Section 1000.1110 General**

a) An association with facility offices existing or approved under previous regulations of the Director and prior to the effective date of this regulation may advertise or refer to such offices as branches without amending its bylaws. A branch office of an association is any office other than its home office, drive-in facility, pedestrian facility, agency office, or a remote service unit.

b) Any business of an association may be transacted at a branch office. When a branch office provides any product it must have all the resources necessary to support that product offering at the branch location.

c) An association shall not establish a branch office nor change the location of its home office unless its respective application has been approved by the Director. An application shall be approved only if the Director finds that:

1) the office *can be established* at the proposed location *without undue injury to properly conducted existing associations* and savings banks chartered under the Illinois Savings Bank Act [205 ILCS 205];

2) the policies and financial condition of the applicant are not a basis for supervisory objection; and

3) the proposed office will open within twelve months of approval unless occupancy is delayed by circumstances beyond the control of the applicant and, consequently, additional time is allowed by the Director.

d) An association proposing a change of location of its home office or branch office may request a waiver of the otherwise applicable requirements of this Subpart. The request will be approved only if:

1) the Director is able to make the same findings as those required at subsection (c) of this Section;

2) the applicant demonstrates that the area to be served from the proposed location is essentially the same as that served from the present location;

3) the applicant gives the reasons for the change of location; and

4) the applicant submits the appropriate fee required by Section 1000.110(c) of this Part, along with a request that sets forth information sufficient to allow the making of all determinations required by this subsection (d).

e) If requested by the applicant, the Director shall approve a temporary location of a home office or a branch office if the temporary location:

1) is in the immediate vicinity of the approved permanent location; and

2) can be established without undue injury to any other properly conducted existing association or any properly conducted existing savings bank chartered under the Illinois Savings Bank Act.

(Source: Amended at 30 Ill. Reg. 18990, effective December 1, 2006)