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Wood Two World Trade Center New  
York , NY 10048 Dear Mr.  
McClintock:

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may.... establish and operate new  
branches: (1) within the limits of a  
city, town or village in which said  
association is situated, if such  
establishment and operation are at the  
time expressly authorized to State  
banks by the law of the State in  
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York, NY 10286. Dear Ms. Wallace:  
This responds to your letter of July  
11, 2002, and attached memorandum  
from your counsel, Sullivan &  
Cromwell (the “ S&C Legal  
Memorandum ” ), wherein you seek  
the the New York State Banking  
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“ Department ’ s ” ) concurrence that  
certain ...

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