



Office of the State Bank Commissioner

All Bank Mailing

Memo RM98-1

To: All State Chartered Banks

From: W. Newton Male, Bank Commissioner

Date: April 27, 1998

**Re: Lists of Shareholders
Loan Production Offices**

A. Lists of Shareholders

It has come to our attention that a request for records, made to this office a few months ago, has resulted in bank shareholders receiving letters which contain an offer to purchase their shares of stock. Please be advised, lists of shareholders, officers, and directors of banks are public records maintained by this office. These records are open for public inspection as provided by, and subject to the restrictions of the Kansas Open Records Act, K.S.A. 45-215 et seq. Any person or member of the public, upon written request, may have access to such open records for the purpose of inspection and may request copies. You may want to advise your stockholders of this rule, in case they should question how information about individual shareholders was obtained.

B. Loan Production Offices

Enclosed is a memorandum describing loan and deposit production activities which are allowed to be conducted at locations other than the main office or an approved branch. With respect to loan production activities, we have adopted the guidelines contained in the Federal Deposit Insurance Corporation memorandum dated November 3, 1997, a copy of which is also included with this mailing.

For your future reference, please add this mailing to your Kansas Banking Law Book, under the tab entitled "All Bank Mailings". As always, if you have questions about these or any other matters, please feel free to contact the office for assistance.