

The Park National Bank
Written Comments as of April 1, 2025

2023

Comments related to the closing of Park National Bank's Owensville Office located at 5100 St. RT. 132, Owensville, Ohio 45160.

2024

No written comments received.

2025

No written comments received.

November 20, 2023

[REDACTED]
[REDACTED]
[REDACTED]

Re: Branch Closing Notice
The Park National Bank, Newark, Ohio
OCC Control Number: 2023-BranchClosing-334172 Charter No: 9179

Dear Mr. & Mrs. [REDACTED],

We acknowledge receipt of your letter dated October 20, 2023 regarding The Park National Bank's plans to close its branch office located at 5100 St. RT. 132, Owensville, Ohio 45160, known as the Owensville branch on January 22, 2024. The bank's decision to close the branch office is a business decision that does not require the approval of the OCC. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

We have sent a copy of your letter to Michael Fee, Compliance Staff at The Park National Bank, 21 S. 1st Street, Newark, Ohio 43055. Please pursue further inquiries directly with Mr. Michael Fee. Please indicate the name and address of the branch in all correspondence.

We have forwarded your comment letter to the OCC's Community Affairs Department in Washington, D.C. Community Affairs will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities. If you have any questions, please contact Ms. Chandni G. Ohri, Director for Community Development at Chandni.Ohri@occ.treas.gov

Sincerely,

**Malin R.
Fonseka** Digitally signed by
Malin R. Fonseca
Date: 2023.11.21
08:53:13 -05'00'

Malin Fonseca
Secretary to the Director for Licensing Activities

November 21, 2023

Sent by email to michael.fee@parknationalbank.com

Michal Fee
The Park National Bank
21 S. 1st Steet
Newark, Ohio 43055

Re: Branch Closing Notice
The Park National Bank
OCC Control Number: 2023-BranchClosing-334172 Charter No.: 9179

Dear Mr. Fee,

Enclosed is a copy of a letter dated October 30, 2023, from Mr. & Mrs. [REDACTED] responding to the Customer Notice of Branch Closing for the Owensville branch of The Park National Bank located at 5100 St. RT. 132, Owensville, Ohio 45160. Please place the comment letter in the bank's public file.

Sincerely,

Malin R.
Fonseka

Digitally signed by
Malin R. Fonseca
Date: 2023.11.21
09:58:50 -05'00'

Malin Fonseca
Secretary to the Director for Licensing Activities

Enclosure: Public Comment Letter

October 30, 2023

To whom it may concern,

We are writing today about the closure of your Park bank located at 5100 St Rt 132, Owensville, OH 45160. We believe you are making a grave error in closing this branch, as its convenience and wonderful staff are a vital part of our community. When we moved to this area over 15 years ago, we chose Park bank because of its convenient location and in the process have gotten to know the people that work there like they are family. What started out as 1 simple checking account has turned into 3 personal accounts, 1 car loan, 1 mortgage, and 2 business accounts. We never would have given Park bank so much of our business without the relationships and convenience that the Owensville branch offered. The closing of the Owensville branch seems like the move of a huge corporation set out for the bottom line of profit only and not a care for their actual customers. With that information in mind, we will be looking at what is best for our family and business and unfortunately, without the Owensville branch, it will not be Park bank.

Sincerely,



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2. **Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

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Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

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CINCINNATI OH 450

21 OCT 2022 10:00 AM



Office of the Comptroller
C/o Director of District Licensing
One Financial Place
Suite 2700
440 S. La Salle St.

Chicago, IL 60605

60605-30275