



**Corporate Decision #2015-07  
October 2015**

September 11, 2015

Douglas Levy  
President  
Guaranty Bank  
4000 West Brown Deer Road  
Milwaukee, Wisconsin 53209-1221

Subject: Guaranty Bank, Milwaukee, Wisconsin (Charter No. 717936)  
Branch Relocation Application  
OCC Control No. 2015-HQ-Relocation-144299

Dear Mr. Levy:

The Office of the Comptroller of the Currency hereby denies the application for Guaranty Bank (Bank) to relocate its branch office at 551 87th Lane Northeast, Blaine, Minnesota to 4405 Pheasant Ridge Drive Northwest, Blaine, Minnesota. Based on the Bank's capital levels, the Bank is subject to 12 U.S.C. § 1831o(e)(4). Given the relevant facts, including the distance of approximately eight miles between the branch office's current location and the proposed new location, the proposed action constitutes the establishment of an additional branch office within the meaning of 12 U.S.C. § 1831o(e)(4). Neither of the exceptions set forth in 12 U.S.C. § 1831o(e)(4) applies to the Bank, and accordingly, the proposed transaction is prohibited under 12 U.S.C. § 1831o(e)(4).

If you have any questions regarding the foregoing, please contact Senior Licensing Analyst Mark Ro at (202) 649-6341 or via email.

Sincerely,

*Donald W. Dwyer*

Donald W. Dwyer  
Thrift Licensing Lead Expert