**Section 320.30 Factors to be Considered**

a) The following factors are relevant, if applicable, in determining whether an activity is incidental and germane to carrying on a general banking business.

1) Is the activity convenient or useful in connection with the performance of one of the bank's established activities pursuant to its express powers under the Act (i.e., selling traveler's checks, issuing credit cards, issuing license plates)?

2) Is the activity related to ordinary, traditional bank functions (i.e., lending money, paying checks and accepting deposits)?

3) To what extent do other banks participate in this activity?

4) Has the Board of Governors of the Federal Reserve System found the activity appropriate for non-bank subsidiaries of a bank holding company pursuant to 12 U.S.C. 1843(c)(8)?

b) In addition to the above-stated factors, the state bank may offer any other information to support a finding that a particular activity is incidental and germane to carrying on a general banking business.