**Section 1075.110 Conditions**

a) No submission subject to a fee shall be considered complete without the stipulated fee.

b) The fee shall be non-refundable regardless of the subsequent action with respect to the submission.

c) The Director may waive the payment of the applicable fee otherwise required by this Section and Section 1075.100 of this Part when:

1) the Director determines that the respective merger or bulk sale of assets avoids the need for the Director to take custody of the respective savings bank pursuant to Section 10001 of theAct; or

2) the establishment of a branch office is at the location of the home office of the savings bank which ceases to exist as the result of a merger or bulk sale of assets which avoids the need for the Director to take custody of the respective savings bank pursuant to Section 10001 of theAct; or

3) the termination of operation and closing of a branch office pertains to a branch office of a savings bank which ceases to exist as the result of a merger or bulk sale of assets which avoids the need for the Director to take custody of the respective savings bank pursuant to Section 10001 of the Act and the closing of the respective branch office is a condition stipulated in the plan of the respective merger or bulk sale of assets.

d) Should a person desire to submit any information it considers to be of a confidential nature as part of a submission, such information shall be separately bound and labeled in capital letters, "CONFIDENTIAL", and a statement shall be submitted with the bound copy briefly setting forth the grounds on which such information should be treated as confidential. Only general reference need be made of that "CONFIDENTIAL" portion in the portion of the submission that the applicant considers not to be confidential. If any material has been granted confidential treatment under State or federal law or by a government agency or a court, those circumstances should be described. All materials filed are available for inspection, except for portions that are bound and labeled in capital letters, "CONFIDENTIAL", and that the Director determines to hold from public availability because of their confidential nature. The Director's determination to hold material from public inspection shall be based on considerations of safety and soundness of the applicant, the propriety nature of the material, privacy of the applicants or their organization directors, officers, employees or customers, or on the treatment of the material by other government agencies or by the courts. The Director will not permit public inspection or copying of any material that is or would be confidential under State or federal law. The Director will advise the party filing the submission of any decision to make available to the public information labeled in capital letters, "CONFIDENTIAL". It should be understood that it may be necessary for the Director to release materials previously given confidential treatment. It should be further understood that even though parts of the submission are considered confidential as far as public inspection is concerned, the Director may comment on the confidential portions of submissions, without prior notice, in any public statement in connection with the Director's decision on the submission.

(Source: Amended at 30 Ill. Reg. 19068, effective December 1, 2006)