

Board of Governors of the Federal Reserve System



Notification to Become a Bank Holding Company and/or Acquire an Additional Bank or Bank Holding Company

Corporate Title of Notificant **JAMES CLIFFORD BANK Corp**
Street **120 Church Street**
City **Charleston** SC **29466** Zip Code
PERSONAL BANK Holding Corporation
(Type of organization, such as corporation, partnership, business trust, association, or trust)

Hereby provides the Board with a notice pursuant to:

- (1) Section 3(a)(5)(C) of the Bank Holding Company Act of 1956, as amended ("BHC Act"— 12 U.S.C. 1842(a)(5)(C)), under "Notice procedures for one-bank holding company formations" as described in section 225.17 of Regulation Y;
- (2) Section 3(a)(3) of the BHC Act, under the "Expedited action for certain bank acquisitions by well-run bank holding companies" as described in section 225.14 of Regulation Y; or
- (3) Section 3(a)(5) of the BHC Act, under the "Expedited action for certain bank acquisitions by well-run bank holding companies" as described in section 225.14 of Regulation Y;

for prior approval of the acquisition of direct or indirect ownership, control, or power to vote at least

(0.00%) of a class of voting shares or otherwise to control:
Number

Corporate Title of Bank or Bank Holding Company
Street
City State Zip Code

Does Notificant request confidential treatment for any portion of this submission?

- Yes
 - As required by the General Instructions, a letter justifying the request for confidential treatment is included.
 - The information for which confidential treatment is being sought is separately bound and labeled "CONFIDENTIAL."
- No

Public Reporting Burden for this collection of information is estimated to average 5 hours for each type of notification, including the time to gather and maintain data in the required form, to review instructions, and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board

of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0121), Washington, DC 20503. The Federal Reserve may not conduct or sponsor, and an organization or a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.