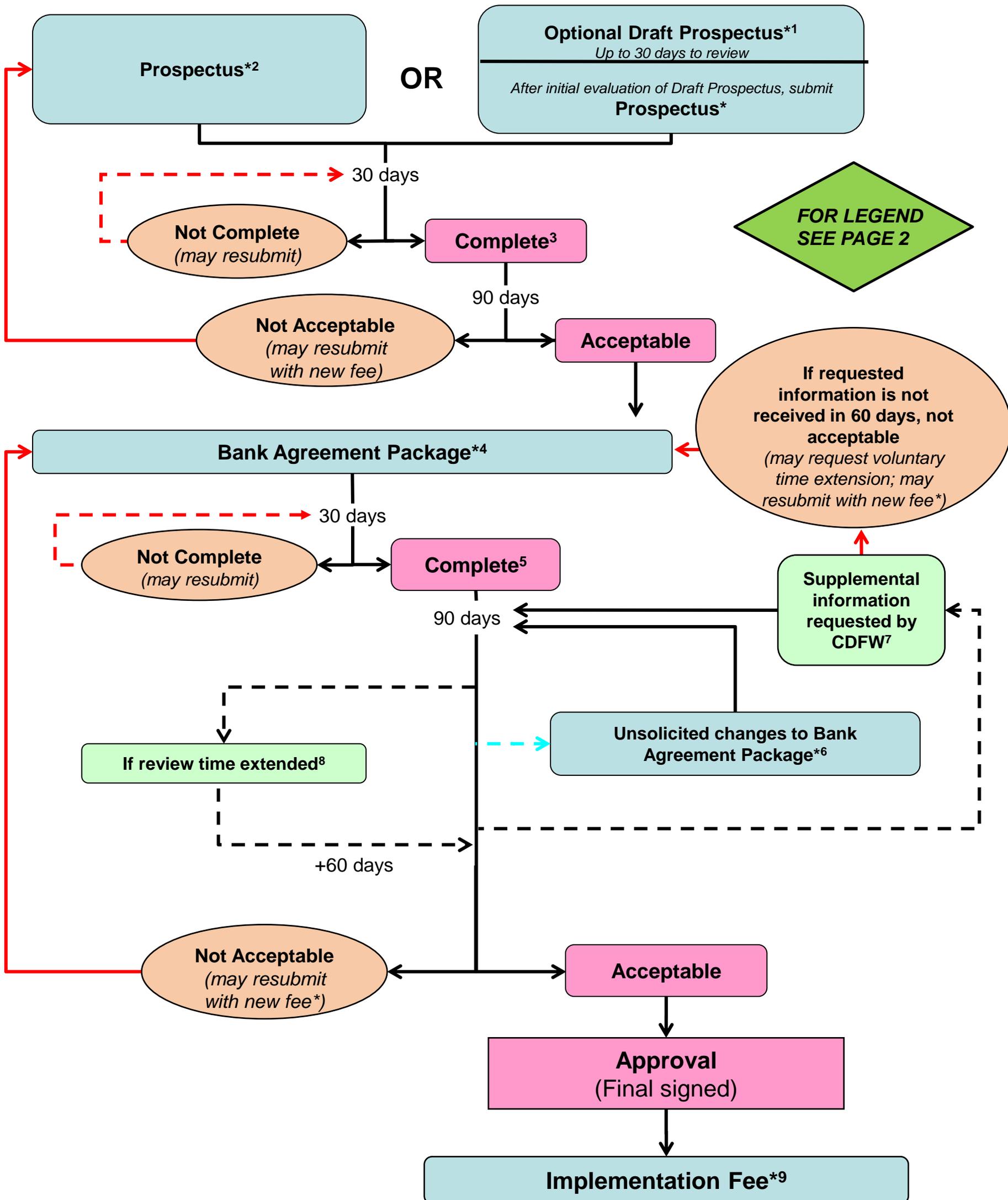


# Bank Proposal Process Flowchart for Bank Prospectuses and Bank Agreement Packages



\*See [current fee schedule](#) for appropriate fees, fees are adjusted annually per Fish and Game Code § 1799.1(a).  
 Disclaimer: This flowchart is for general information only and does not limit or change the requirements of Chapter 7.9 of the Fish and Game Code.

# Flowchart Footnotes

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### For Prospectus and Bank Agreement Packages

<sup>1</sup> Option to submit both a Draft Prospectus and Prospectus as shown. Fish and Game Code § 1798(a)(1) and 1798(b)(1).

<sup>2</sup> Option to skip the Draft Prospectus and submit a Prospectus. Fish and Game Code § 1798(b)(1).

<sup>3</sup> A Prospectus may be considered complete if it includes, at a minimum, all of the information listed in Fish and Game Code § 1798(b)(2). A complete list of information that will further assist CDFW and other agencies in their review can be found online in the [interagency checklists](#).

<sup>4</sup> A Bank Agreement Package fee\* is described in Fish and Game Code § 1798.5(b).

<sup>5</sup> A Bank Agreement Package may be considered complete if it includes, at a minimum, all of the information listed in Fish and Game Code § 1798.5 (a)(2). A complete list of information that will further assist CDFW and other agencies in their review can be found in the [interagency checklists](#).

<sup>6</sup> If the person seeking to establish the bank proposes any changes to the Bank Agreement Package during the 90-day review period, and the changes necessitate additional review, a fee\* (per unsolicited change) shall be assessed by the regional manager to cover the reasonable cost of the department's services in reviewing the changes. A new 90-day review period will begin upon receipt of the proposed changes and associated review fee. Fish and Game Code § 1798.5(f).

<sup>7</sup> If CDFW needs supplemental information during its review, the regional manager will make a written request. The bank sponsor has 60 days to provide response, otherwise package is deemed unacceptable. Fish and Game Code § 1798.5(e).

<sup>8</sup> If CDFW determines, for specified reasons, that 90 days is insufficient time to complete its review of the bank agreement package, CDFW may extend the 90-day period for reviewing the bank agreement package by an additional 60 calendar days. Fish and Game Code § 1798.5(g)

<sup>9</sup> The department shall collect an implementation fee\* per bank, as described in Fish and Game Code § 1799(e)(2), to cover CDFW's implementation and compliance monitoring costs. A 10% penalty fee will be incurred on the amount due if fee is not paid by the due date. The implementation fee\* may be paid in lump sum or in installments associated with credit releases, with each installment to be calculated as follows: ((credits released/total credits) X total implementation fee\*).

#### FLOWCHART LEGEND

Blue box  : fees submitted

Green box  : options allowed under Fish and Game Code § 1798.5-1798.6

Orange oval  : result of review; bank sponsor may resubmit

Pink box  : result of review, CDFW moves proposed package to next stage of review

Red solid arrow  : not acceptable; end or restart and pay fee

Red dashed arrow  : not complete; end or restart with no fee

Black dashed arrow  : optional routes initiated by CDFW

Blue dashed arrow  : optional routes initiated by Bank Sponsor

Black solid arrow  : everything else