

OFFICE OF THRIFT SUPERVISION

Notice of Waiver

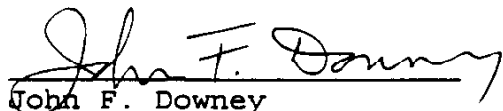
Order No.: 96-60

Date: June 20, 1996

The Dime Savings Bank of Williamsburg, Brooklyn, New York ("Dime"), has filed with the Office of Thrift Supervision ("OTS"), pursuant to 12 C.F.R. § 500.30(a), a notice of waiver (the "Notice") of the requirement of 12 C.F.R. § 563.33(a)(1)(iii) to allow Dime to retain as directors, Patrick E. Curtin, Esq., and Joseph H. Farrell. Section 563.33(a)(1)(iii) prohibits more than one attorney with a particular law firm from serving on the board of directors of a savings association. Mr. Curtin and Mr. Farrell are attorneys with the same law firm.

The OTS has considered the factors set forth in the Notice, and has determined that good cause exists to support the retention of Mr. Curtin and Mr. Farrell on Dime's board of directors. Accordingly, the OTS hereby approves the Notice.

By order of the Acting Director of the Office of Thrift Supervision or his designee, effective June 20, 1996.



John F. Downey

Executive Director, Supervision