



## FEDERAL RESERVE BANK *of* CHICAGO

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230 SOUTH LASALLE STREET  
CHICAGO, ILLINOIS 60604-1413  
chicagofed.org

January 23, 2026

**VIA FEDEZFILE TRANSMISSION ONLY**

Michael Nonaka  
Partner  
Covington & Burling LLP  
850 10th St. NW  
Washington, DC 20001

Dear Michael,

As of January 16, 2026, the Federal Reserve Bank of Chicago (“Reserve Bank”), has received for processing the application filed by Enova International, Inc., Chicago, Illinois (“Holding Company”), for prior approval of the Board of Governors of the Federal Reserve System (the “Board”), pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y, to become a bank holding company by acquiring Grasshopper Bancorp, Inc. (“Grasshopper”) and thereby indirectly acquiring Grasshopper Bank, National Association, (“Grasshopper Bank”) both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah.

Notice of the application is being published in the Federal Register. Copies of the application have been forwarded to the Board. Copies of the application have also been forwarded to the U.S. Department of Justice and the Officer of the Comptroller of the Currency for their views and recommendations on the proposal. Notice of receipt of the application has been given to the Federal Deposit Insurance Corporation.

The application has been referred to the Board for action in order to allow the Board to review the proposal. Section 225.15(d)(2) of the Board’s Regulation Y provides that the Board shall act within 60 calendar days after receipt of the application by the Reserve Bank. If the Board is unable to act within 60 days, it will promptly notify you.

In connection with the processing of the application, our initial review revealed the need for the attached request for additional information. Please provide written responses and the requested documentation to the enclosed observations and questions by close of business **February 2, 2026 via FEDEZFILE**. Any information for which you desire confidential treatment should be so labeled and separately bound in accordance with the Board's rules regarding confidential treatment of information at 12 CFR 261.17.

In the event further review should indicate that additional information is necessary or should unusual delays develop, you will be promptly informed. Should you have any questions, please contact Jennifer Grandy, at (312) 343-2871 or [jennifer.grandy@chi.frb.org](mailto:jennifer.grandy@chi.frb.org) or myself at (312) 322-8320 or [chameen.d.letourneau@chi.frb.org](mailto:chameen.d.letourneau@chi.frb.org)

Sincerely,

E-SIGNED by Chameen Letourneau  
on 2026-01-23 16:38:57 GMT

Chameen K. Letourneau  
Supervision Manager  
Mergers & Acquisitions

**Request for Additional Information**

**Public**

I. Publication Affidavit

- A. When available, please provide the publication affidavits for the newspaper notices for the *Wall Street Journal* and *Chicago Tribune*.

**Confidential**

