

[Bank Letterhead]

[Date]

[Name of Auditor/Regulatory Agency]

[Title]

[Organization Name]

[Address]

[City, State, Zip Code]

RE: Acknowledgment of Bank Secrecy Act (BSA/AML) Audit Findings

Dear [Name of Contact],

This letter serves as formal acknowledgment that [Bank Name] has received the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Audit Report dated [Date of Report], prepared by [Auditing Body].

The Board of Directors and Senior Management have reviewed the findings and recommendations outlined in the report. We acknowledge the deficiencies identified, specifically regarding [briefly mention key areas, e.g., Customer Due Diligence, SAR filing timelines, or Independent Testing].

We are committed to maintaining a robust compliance program. Consequently, [Bank Name] has initiated the following actions:

- Development of a formal Remediation Plan to address each finding.
- Update of internal policies and procedures to ensure alignment with regulatory expectations.
- Implementation of enhanced staff training programs.

A detailed response, including a specific timeline for the completion of all corrective actions, will be submitted to your office by [Date].

We appreciate the thoroughness of the audit and are dedicated to ensuring full compliance with all BSA and FinCEN regulations.

Sincerely,

[Signature]

[Printed Name]

[Title, e.g., BSA Compliance Officer]

[Bank Name]

cc: Board of Directors, Audit Committee