

[Organization Name]
[Department Name]
[Street Address]
[City, State, Zip Code]

[Date]

[Recipient Name]
[Title]
[Institution Name]
[Street Address]
[City, State, Zip Code]

Subject: Final Anti-Money Laundering (AML) Examination Closeout Letter

Dear [Recipient Name],

This letter serves as formal notification that the Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) examination of [Institution Name], which commenced on [Start Date], is now officially closed.

The scope of this examination included a review of your institution's internal controls, policies, procedures, and suspicious activity monitoring systems to ensure compliance with the Bank Secrecy Act (BSA) and related regulatory requirements.

Based on our findings and the subsequent remediation steps taken by your institution, we have determined the following:

- **Examination Status:** Closed
- **Overall Rating:** [Satisfactory / Needs Improvement / Unsatisfactory]
- **Key Findings:** All high-priority items identified in the preliminary report dated [Report Date] have been addressed to the satisfaction of the examination team.

While the examination is closed, your institution is expected to maintain robust oversight of its AML program. Any remaining minor recommendations detailed in the attached final report should be implemented within the agreed-upon timelines.

Please be advised that this closeout does not preclude future reviews or examinations, nor does it waive the regulatory body's right to take action regarding any violations discovered after the issuance of this letter.

If you have any questions regarding the contents of this letter or the final report, please contact [Examiner Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Lead Examiner]

[Title]

[Regulatory Body/Organization Name]

Enclosure: Final Examination Report