

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

[Date]

[Recipient Name/Regulatory Body]
[Title]
[Address]

Subject: Management Assertion of Fair Lending Compliance

Dear [Recipient Name],

The management of [Bank Name] (the "Bank") is responsible for ensuring that the Bank operates in compliance with all applicable fair lending laws and regulations, including but not limited to the Equal Credit Opportunity Act (Regulation B) and the Fair Housing Act.

Management asserts that as of [Period End Date], the Bank has maintained an effective internal control system over fair lending compliance. This system is designed to provide reasonable assurance that credit products and services are offered and administered in a non-discriminatory manner without regard to race, color, religion, national origin, sex, marital status, age, or any other prohibited basis.

Specifically, management asserts that:

- Formal fair lending policies and procedures are in place and communicated to all relevant staff.
- Ongoing monitoring and auditing processes are performed to detect potential disparities in treatment or impact.
- Comprehensive fair lending training is provided annually to all employees involved in the credit process.
- A centralized process is utilized for the review and resolution of fair lending-related consumer complaints.
- The Board of Directors provides oversight and receives regular reporting regarding the Bank's fair lending performance.

Based on our internal assessments and monitoring, [Bank Name] is in material compliance with fair lending requirements for the period of [Start Date] through [End Date].

Sincerely,

[Signature]

[Printed Name]
[Title, e.g., Chief Compliance Officer]
[Bank Name]

[Signature]

[Printed Name]
[Title, e.g., Chief Executive Officer]
[Bank Name]