

Date: [Insert Date]

To: Chief Executive Officer / Board of Directors
[Financial Institution Name]
[Address Line 1]
[Address Line 2]

**Subject: INTERAGENCY SUPERVISORY GUIDANCE ON CYBERSECURITY
INCIDENT NOTIFICATION**

Dear [Name of Executive],

This letter provides formal notification regarding the regulatory requirements and supervisory expectations for reporting significant cybersecurity incidents to your primary federal regulator.

1. Notification Requirement

Under the final rule established by [Insert Relevant Regulatory Agency, e.g., OCC, Board, FDIC], a banking organization must notify its primary federal regulator of any "computer-security incident" that rises to the level of a "notification incident."

2. Definition of a Notification Incident

A notification incident is defined as a computer-security incident that has materially disrupted or degraded, or is reasonably likely to materially disrupt or degrade:

- The viability of the banking organization's operations;
- The ability to deliver banking products and services to a material portion of the customer base; or
- Business line(s), including associated support functions, that would result in a material loss of revenue, profit, or franchise value.

3. Reporting Timeline

Notification must be provided as soon as possible and no later than 36 hours after the banking organization determines that a notification incident has occurred.

4. Notification Protocol

Institutions should report incidents through the following channels:

- Primary Supervisory Point of Contact: [Insert Contact Name/Email]
- Regulatory Incident Portal: [Insert URL if applicable]
- Emergency Telephone Line: [Insert Phone Number]

5. Third-Party Service Providers

Bank service providers are also required to notify at least one bank-designated point of contact at each affected banking organization customer as soon as possible when the provider determines it has experienced a computer-security incident that has materially disrupted or degraded services for four or more hours.

The [Agency Name] emphasizes that early communication is critical during an incident. Do not delay notification for the sake of providing a complete assessment if the initial 36-hour window has been met.

Sincerely,

[Signature]

[Name of Supervisory Official]

[Title]

[Regulatory Agency Name]