

[Date]

[Name of Chief Executive Officer]

[Name of Financial Institution]

[Address Line 1]

[City, State, Zip Code]

RE: Community Reinvestment Act (CRA) Examination Notification

Dear [Name of CEO],

This letter serves as formal notification that the [Name of Regulatory Agency, e.g., OCC/FDIC/FRB] will conduct an examination of [Name of Financial Institution]'s performance under the Community Reinvestment Act (CRA). The onsite portion of the examination is scheduled to begin on [Start Date] and is expected to conclude on or about [End Date].

The examination will evaluate your institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The review period for this examination covers activities from [Start of Review Period] to [End of Review Period].

To facilitate the examination process, please have the following items available in your CRA Public File and prepared for the examination team:

- Current CRA Strategic Plan (if applicable)
- Map of each designated Assessment Area
- List of bank branches, opened or closed during the review period
- List of services and loan products offered
- Public comments received for the current year and the prior two calendar years
- The institution's most recent CRA Performance Evaluation

Our Information Request List (IRL) is attached to this letter. Please provide the requested data and documentation via [Secure Upload Portal Name/Method] by [Due Date].

An examiner-in-charge (EIC) will contact you shortly to discuss the logistics of the review, including space requirements and interview schedules for key personnel. If you have any questions, please contact [Name of Contact/EIC] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Regional Director/Field Manager]

[Title]

[Regulatory Agency Name]