

[Your Name/Title]
[Regulatory Compliance Department]
[Acquiring Institution Name]
[Street Address]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Title]
[Regulatory Agency Name (e.g., FDIC/OCC/Federal Reserve)]
[Street Address]
[City, State, Zip Code]

RE: Formal Notification of Interstate Merger Compliance - [Acquiring Bank Name] and [Target Bank Name]

Dear [Recipient Name],

This letter serves as formal notification regarding the interstate merger between [Acquiring Bank Name], headquartered in [State], and [Target Bank Name], headquartered in [State], effective as of [Effective Date].

We hereby certify that this transaction is in full compliance with the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994, as well as applicable state statutes in both jurisdictions. Specifically, we confirm the following:

- **Capital Adequacy:** The resulting institution remains well-capitalized under all applicable regulatory frameworks.
- **Concentration Limits:** The merger does not exceed the 10% nationwide deposit cap or the relevant state-level deposit caps.
- **Community Reinvestment Act (CRA):** Both institutions maintain satisfactory or higher CRA ratings, and the resulting entity remains committed to serving the credit needs of all involved communities.
- **State Minimum Age Requirements:** The target institution meets the minimum age requirements for acquisition as dictated by [State] law.

Enclosed are the required supplemental documents, including the articles of merger, board resolutions, and the pro forma financial statements for the combined entity.

Please contact our compliance office at [Phone Number] or [Email Address] should you require further documentation or clarification regarding this notification.

Sincerely,

[Signature]

[Printed Name]

[Title]

[Acquiring Institution Name]