

Date: [Insert Date]

TO: [Regulatory Body Name / Office of the Comptroller of the Currency]

FROM: [Consolidating Bank Name / Legal Department]

RE: Formal Notification of Interstate Bank Consolidation and Compliance

Dear [Contact Person or Department Name],

Pursuant to the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 and [Insert Relevant State Statutes], this letter serves as formal notification regarding the consolidation of [Current Bank Name A] and [Current Bank Name B].

Effective [Insert Effective Date], the aforementioned institutions will operate as a single consolidated entity under the name [Name of Resulting Institution]. This consolidation involves the merger of operations across state lines, specifically affecting branches located in [State X] and [State Y].

We hereby certify that the following legal compliance requirements have been met:

- **Capital Adequacy:** The resulting institution maintains capital levels that meet or exceed "well-capitalized" standards under federal guidelines.
- **Community Reinvestment Act (CRA):** Both institutions have maintained a "Satisfactory" or better CRA rating in their most recent examinations.
- **Deposit Caps:** The consolidation does not result in the resulting institution controlling more than 10% of the total amount of deposits of insured depository institutions in the United States, or 30% of the total deposits in any single state involved, except where state law dictates otherwise.
- **State Filing Requirements:** All necessary applications and notifications have been filed with the respective State Banking Commissioners in [List States].

A comprehensive legal opinion and supporting documentation regarding the merger agreement are attached for your records. Please acknowledge receipt of this notification.

Should you require further information, please contact our Legal Compliance Officer, [Name], at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]

[Title]

[Bank Name]