

**Date:** [Insert Date]

**To:**

[Name of Regulatory Authority/Official]

[Department/Division]

[Address]

[City, State, Zip Code]

**From:**

[Name of Acquiring Institution]

[Legal Department/Compliance Office]

[Address]

[City, State, Zip Code]

**Subject:** Formal Notification of Compliance regarding Interstate Merger of [Acquiring Bank] and [Target Bank]

Dear [Name of Official],

This letter serves as formal notification that [Acquiring Bank Name], a [State/National] chartered banking institution, is proceeding with the interstate merger and acquisition of [Target Bank Name], headquartered in [State Name].

We hereby certify that this transaction is being conducted in full compliance with the legal framework established by the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994, as well as applicable state statutes in [State A] and [State B]. Specifically, we confirm the following:

- **Capital Adequacy:** The resulting institution will maintain capital levels exceeding the "well-capitalized" requirements under federal guidelines.
- **Concentration Limits:** The merger does not violate federal or state deposit concentration limits, ensuring the resulting institution controls no more than 10% of total insured deposits nationwide and no more than 30% within [State Name].
- **Community Reinvestment Act (CRA):** Both institutions maintain a "Satisfactory" or "Outstanding" rating, ensuring continued commitment to local community credit needs.
- **State Age Laws:** The target institution has been in operation for the minimum period required by [State Name] law for interstate acquisitions.

Enclosed are the required regulatory filings, including the Bank Merger Act Application and the Pro Forma Financial Statements. Our legal counsel has reviewed the operational integration plan to ensure no disruption to consumer protections or statutory reporting obligations.

Please contact our Compliance Officer, [Name], at [Phone Number] or [Email Address] should you require additional documentation or clarification.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Acquiring Bank Name]