

[Date]

[Recipient Name/Regulator Name]

[Title/Department]

[Regulatory Agency Name]

[Address Line 1]

[Address Line 2]

RE: Declaration of Legal Compliance - Interstate Bank Merger of [Bank A Name] and [Bank B Name]

To the [Regulatory Body Name],

This Letter of Declaration is formally submitted by [Full Legal Name of Merging/Resulting Institution] to certify compliance with all applicable federal and state laws regarding the proposed interstate merger between [Bank A Name], headquartered in [State], and [Bank B Name], headquartered in [State].

We hereby declare and represent that:

- **Statutory Compliance:** The merger is being conducted in full accordance with the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 and all relevant sections of the Federal Deposit Insurance Act.
- **State Requirements:** The transaction complies with the specific filing requirements and statutory aging laws of the host state(s) involved.
- **Capital Adequacy:** The resulting institution will remain "well capitalized" and "well managed" as defined by federal banking regulations upon the consummation of this merger.
- **Concentration Limits:** The merger does not violate federal or state deposit concentration limits, and the combined entity will not control more than the legally permissible percentage of total insured deposits nationwide or within the applicable states.
- **Community Reinvestment:** Both institutions maintain a satisfactory or higher CRA (Community Reinvestment Act) rating, ensuring continued service to the credit needs of our local communities.

The undersigned, acting as an authorized legal representative or executive officer, affirms that the information provided in the merger application and this declaration is true, complete, and accurate to the best of our knowledge.

Sincerely,

[Signature]

[Full Name]

[Title]

[Bank Name]

Acknowledged by:

[Name of Legal Counsel/Affiant]

[Law Firm/Entity Name]