

[Date]

[Name of Regulatory Agency]
[Address of Regulatory Agency]
[City, State, Zip Code]

RE: Formal Notification of Interstate Bank Merger and Legal Compliance

To the Department of Supervision and Regulation,

This letter serves as formal notification that [Name of Acquiring Bank] ("Acquiring Institution"), located in [State A], intends to merge with [Name of Target Bank] ("Target Institution"), located in [State B], pursuant to the provisions of the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994 and applicable state statutes.

The Acquiring Institution hereby certifies compliance with the following legal requirements:

- **Capital Adequacy:** The resulting institution will remain "well-capitalized" as defined by federal regulatory standards upon completion of the merger.
- **Management:** The management of the resulting institution possesses the necessary expertise to operate the expanded interstate franchise.
- **Concentration Limits:** The merger does not violate federal or state deposit concentration limits.
- **Community Reinvestment Act (CRA):** Both institutions maintain a "Satisfactory" or "Outstanding" CRA rating.
- **State Filing Requirements:** All necessary applications and notices have been filed with the respective State Banking Commissions in [State A] and [State B].

Attached to this notification are the Agreement and Plan of Merger, the pro forma financial statements, and the required regulatory filing fees. We request your review and acknowledgement of this notification.

Should you require further documentation or information regarding this interstate transaction, please contact [Name of Contact Person] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Officer]
[Title]
[Name of Acquiring Bank]