

[Your Institution's Letterhead]

[Date]

[Recipient Name/Title]

[Regulatory Agency Name, e.g., Federal Reserve Board / FDIC / OCC]

[Regional Office Address]

[City, State, Zip Code]

RE: Official Notification of Compliance and Intent to Merge (Interstate)

Dear [Recipient Name],

Pursuant to Section [Insert Applicable Section, e.g., 18(c) of the Federal Deposit Insurance Act] and the Riegle-Neal Interstate Banking and Branching Efficiency Act, [Your Institution Name] hereby submits this official notification regarding the proposed merger with [Target Institution Name].

We certify that the following regulatory requirements have been addressed:

- **Capital Adequacy:** The resulting institution will remain "well capitalized" as defined by federal guidelines.
- **Managerial Resources:** The management team of the resulting institution possesses the requisite expertise to oversee interstate operations.
- **CRA Compliance:** Both institutions maintain a "Satisfactory" or higher Community Reinvestment Act rating.
- **State Concentration Limits:** The proposed transaction does not exceed the 10% nationwide deposit cap or applicable state-level deposit caps.
- **Public Notice:** Proof of publication in required newspapers of general circulation is attached as Exhibit A.

Enclosed are the formal application forms, financial projections, and the executed Agreement and Plan of Merger. We request your review and formal acknowledgement of this compliance notification.

Please contact [Name of Liaison] at [Phone Number] or [Email Address] should you require additional documentation.

Sincerely,

[Signature]

[Printed Name]

[Title]

[Your Institution Name]