

**[Sender Name/Legal Department]**

[Bank Name]

[Address Line 1]

[City, State, Zip Code]

**[Date]**

**[Recipient Name/Title]**

[Regulatory Agency Name]

[Address Line 1]

[City, State, Zip Code]

**RE: Notice of Intent to Merge and Affirmation of Interstate Banking Compliance**

Dear [Recipient Name],

This letter serves as formal notification regarding the proposed merger between **[Acquiring Bank Name]** and **[Target Bank Name]**. As this transaction involves interstate banking operations, we hereby affirm our commitment to full legal compliance under the Riegle-Neal Interstate Banking and Branching Efficiency Act and relevant state statutes.

We confirm that the following compliance benchmarks have been or will be satisfied prior to the effective date of the merger:

- **Capital Requirements:** Both institutions remain well-capitalized as defined by applicable federal guidelines.
- **Management Standards:** The resulting entity possesses the managerial resources and experience to operate in a safe and sound manner.
- **State Age Laws:** The transaction complies with any applicable state laws regarding the minimum age of the institution to be acquired.
- **Deposit Concentration Limits:** The merger will not result in a violation of federal or state deposit caps.
- **Community Reinvestment Act (CRA):** Both institutions maintain a "Satisfactory" or "Outstanding" rating regarding their obligations to the communities they serve.

Attached to this notification are the necessary supporting documents, including the pro forma financial statements and the legal opinion regarding state law compatibility.

Please contact our legal counsel at [Phone Number] or [Email Address] should you require additional information or further clarification.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Bank Name]