

[Date]

[Recipient Name]

[Title]

[Regulatory Agency Name]

[Address Line 1]

[Address Line 2]

RE: Formal Notification of Interstate Merger and Regulatory Compliance Statement

Dear [Recipient Name],

In accordance with the Riegle-Neal Interstate Banking and Branching Efficiency Act and applicable state banking statutes, [Acquiring Institution Name] hereby submits formal notification regarding the proposed merger with [Target Institution Name], effective [Proposed Effective Date].

We certify that the following regulatory requirements have been addressed:

- **Capital Adequacy:** The resulting institution will remain "well capitalized" under prompt corrective action standards.
- **Management Standards:** The resulting institution possesses the managerial resources to ensure continued safety and soundness.
- **State Concentration Limits:** The merger does not exceed the 30% deposit cap (or applicable state-specific limit) of the total amount of deposits of insured depository institutions in the affected states.
- **Community Reinvestment Act (CRA):** Both institutions maintain a "Satisfactory" or better CRA rating, ensuring continued service to the relevant communities.

Attached to this letter are the formal merger application, the pro forma financial statements, and the executed Agreement and Plan of Merger. We request your review and acknowledgement of this filing.

Should you require additional documentation or have questions regarding our compliance framework, please contact [Point of Contact Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Acquiring Institution Name]