

[Date]

[Recipient Name]

[Title/Regulatory Agency]

[Address]

[City, State, Zip Code]

RE: Notice of Intent to Merge and Certification of Legal Compliance

Dear **[Recipient Name]**,

This letter serves as formal notification regarding the proposed merger between **[Acquiring Bank Name]** and **[Target Bank Name]**, pursuant to the Bank Merger Act (12 U.S.C. § 1828(c)) and the Riegle-Neal Interstate Banking and Branching Efficiency Act of 1994.

We hereby certify that the proposed transaction is in full compliance with all applicable State and Federal legal requirements, including but not limited to:

- **Capital Adequacy:** The resulting institution will remain "well-capitalized" under federal prompt corrective action frameworks.
- **Community Reinvestment Act (CRA):** Both institutions maintain at least a "Satisfactory" rating, and the merger will continue to serve the convenience and needs of the communities involved.
- **Antitrust Standards:** The transaction does not violate Section 7 of the Clayton Act and meets the deposit concentration limits established under 12 U.S.C. § 1831u.
- **State Law Requirements:** The merger complies with the specific filing requirements and age-of-charter statutes of the states of **[State A]** and **[State B]**.
- **Managerial Resources:** The combined management team possesses the requisite experience and integrity to oversee the expanded operations.

Enclosed are the required regulatory applications, the executed Agreement and Plan of Merger, and relevant financial projections. We request your review and approval of this transaction.

Should you require additional information or clarification, please contact **[Contact Person]** at **[Phone Number]** or **[Email Address]**.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Acquiring Bank Name]