[Date]

[Name of Regulatory Authority/Agency]
[Department/Division Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Re: Self-Disclosure of Non-Compliance - Consumer Credit Advertising Regulations

Dear [Contact Person or Department],

This letter serves as a formal self-disclosure by [Company Name] regarding a potential non-compliance issue identified during an internal review of our consumer credit advertising materials.

Description of Non-Compliance:
[Provide a clear description of the violation, e.g., failure to include required "triggering term" disclosures, inaccurate APR representation, or omission of required terms in a digital advertisement.]

Period of Non-Compliance:
The advertising materials in question were in use from [Start Date] to [End Date/Date of Removal].

Affected Media:
[Specify where the ads appeared, e.g., Website, Social Media, Print, Direct Mail].

Discovery and Root Cause:
The issue was discovered on [Date] during [Regularly scheduled audit/Internal quality control/Consumer complaint]. The root cause was determined to be [Briefly explain, e.g., administrative error, software glitch, or oversight in the approval process].

Corrective Actions Taken:
Upon discovery, [Company Name] took the following steps:

- Immediately withdrew all non-compliant advertising materials.
- Conducted a comprehensive review of all active advertisements.
- [Detail any consumer remediation if applicable, e.g., contacting affected customers].

Future Preventative Measures:
To prevent recurrence, we have implemented [Describe new controls, e.g., updated training, revised compliance checklists, or new multi-level approval software].

We are committed to full regulatory compliance and are available to discuss this matter further or provide additional documentation at your request.

Sincerely,

[Signature]

[Printed Name]
[Title/Position]
[Company Name]
[Phone Number]
[Email Address]