

[Current Date]

[Auditor Name]

[Audit Firm/Regulatory Agency Name]

[Address Line 1]

[City, State, Zip Code]

RE: Response to Bank Secrecy Act (BSA) Audit Inquiry - [Audit Reference Number]

Dear [Auditor Name],

This letter is in response to your inquiry dated [Date of Inquiry Request] regarding the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) audit for [Financial Institution Name].

We have gathered the requested documentation and information to facilitate your review. Please find the following items attached/enclosed:

- Updated BSA/AML/OFAC Risk Assessment.
- Current BSA/AML Program Policies and Procedures.
- Board of Directors meeting minutes reflecting BSA/AML oversight.
- Independent Testing/Audit reports from the previous cycle.
- Employee BSA training records and materials for the period of [Start Date] to [End Date].
- Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) samples as requested.
- Suspicious Activity Report (SAR) and Currency Transaction Report (CTR) filing logs.

Regarding your specific questions concerning [Mention specific area, e.g., System Validations], [Institution Name] has implemented [Brief explanation of process or corrective action taken].

We remain committed to maintaining a robust compliance framework. If you require additional documentation or wish to schedule a follow-up interview with the BSA Officer, please contact [Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Printed Name]

[Title, e.g., BSA Compliance Officer]

[Financial Institution Name]