

[Your Institution's Name]
[Street Address]
[City, State, Zip Code]
[Date]

[Contact Name of Examiner/Regional Director]
[Regulatory Agency Name (e.g., OCC, FDIC, or Federal Reserve)]
[Agency Address]
[City, State, Zip Code]

RE: Response to Community Reinvestment Act (CRA) Performance Evaluation

Dear [Name of Examiner],

On behalf of [Institution Name], we would like to thank the [Regulatory Agency Name] for the opportunity to review the draft Performance Evaluation resulting from the CRA examination conducted as of [Date].

We have reviewed the findings, conclusions, and the assigned rating of "[Assigned Rating]". We are pleased to accept the report as presented and wish to offer the following comments regarding our institution's performance and future commitment to the communities we serve:

Commitment to Lending: [Briefly describe how the institution met lending needs in assessment areas].

Investment and Services: [Briefly describe community development investments or services provided].

Addressing Areas for Improvement: [Identify specific steps the institution will take to address any weaknesses or recommendations mentioned in the exam].

We remain committed to meeting the credit and financial service needs of our entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations.

Should you require any additional information or have further questions regarding this response, please contact [Name of CRA Officer] at [Phone Number] or [Email Address].

Sincerely,

[Signature]
[Name of Executive Officer]
[Title]
[Institution Name]