

[Date]

[Recipient Name]

[Title]

[Financial Institution Name]

[Address Line 1]

[Address Line 2]

RE: Notification of Bank Secrecy Act (BSA) / Anti-Money Laundering (AML) Supervisory Rating

Dear [Recipient Name],

This letter serves to formally notify [Financial Institution Name] of its Bank Secrecy Act/Anti-Money Laundering (BSA/AML) supervisory rating following the examination concluded on [Date].

Based on the findings documented in the Report of Examination, the institution has been assigned a BSA/AML rating of: **[Rating Number/Category]**.

This rating reflects the regulatory assessment of the institution's compliance with the Bank Secrecy Act and related regulations, including the adequacy of the institution's internal controls, independent testing, designation of a BSA compliance officer, and training programs.

The primary factors contributing to this rating include:

- [Key Factor 1]
- [Key Factor 2]
- [Key Factor 3]

While the institution has demonstrated [strengths], the following areas require management attention: [List critical weaknesses or deficiencies].

Pursuant to [Relevant Regulation/Statute], this rating is considered confidential supervisory information. It may not be disclosed to any third party without express written consent from [Regulatory Agency Name].

Please acknowledge receipt of this notification within [Number] business days. If you have any questions regarding this rating or the examination findings, please contact [Examiner Name] at [Phone Number].

Sincerely,

[Signature]

[Name of Supervisory Official]

[Title]

[Regulatory Agency Name]