

[Regulatory Agency Letterhead]

[Date]

[Name of Chief Executive Officer]

[Title]

[Name of Financial Institution]

[Street Address]

[City, State, Zip Code]

RE: Community Reinvestment Act (CRA) Performance Evaluation Rating

Dear [Name of CEO]:

This letter serves as formal notification of the rating assigned to [Name of Financial Institution] following the Community Reinvestment Act (CRA) examination completed on [Examination Completion Date].

Based on the evaluation of your institution's performance in meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations, your institution has been assigned an overall CRA rating of:

[Insert Rating: Outstanding / Satisfactory / Needs to Improve / Substantial Noncompliance]

Enclosed is a copy of the Public Disclosure of the CRA Performance Evaluation. Please note that according to the CRA regulations, the institution is required to place this evaluation in its public file within 30 business days of its receipt. Additionally, the institution must provide a copy of this evaluation to the public upon request. You may charge a reasonable fee for reproduction and mailing costs where applicable.

If you have any questions regarding this rating or the contents of the Performance Evaluation, please contact [Examiner Name/Contact Person] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Official]

[Title]

[Regulatory Agency Name]

Enclosure: CRA Performance Evaluation Public Disclosure