

[Date]

[Executive Name]

[Title]

[Institution Name]

[Street Address]

[City, State, Zip Code]

RE: Consumer Compliance Supervisory Rating Notification

Dear [Executive Name]:

This letter serves to formally notify you of the consumer compliance supervisory rating assigned to [Institution Name] following the completion of the supervisory activity concluded on [Date].

Based on the findings of the recent [Examination/Review], the institution has been assigned a Consumer Compliance Rating of **[Rating Number]**.

This rating reflects the institution's overall status regarding compliance with consumer protection laws and regulations. The rating is based on an evaluation of the following components:

- Board and Management Oversight
- Compliance Program (Policies, Training, Monitoring, and Audit)
- Violations of Law and Consumer Harm

Summary of Findings:

[Insert brief summary of primary strengths and weaknesses that led to the assigned rating].

Required Actions:

[Insert specific corrective actions required, if any, and associated deadlines].

Please note that this rating is confidential supervisory information. It should not be disclosed to any parties outside of the institution's management and board of directors except as permitted by applicable law or regulation.

We appreciate the cooperation provided by your staff during this process. If you have any questions regarding this notification, please contact [Examiner Name] at [Phone Number] or [Email Address].

Sincerely,

[Name of Supervisory Official]

[Title]

[Regulatory Agency Name]