

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Date]

[Name of Recipient/Financial Institution]

[Street Address]

[City, State, Zip Code]

Re: Assessment of Civil Money Penalty - Case No. [Number]

Dear [Name of Contact Person],

The Financial Crimes Enforcement Network (FinCEN) has determined that [Name of Institution] has committed violations of the Bank Secrecy Act (BSA) and its implementing regulations, specifically [Cite Specific Statutes/Regulations, e.g., 31 U.S.C. § 5318(i) and 31 C.F.R. § 1010.610].

Based on these violations, and pursuant to the authority contained in 31 U.S.C. § 5321 and 31 C.F.R. § 1010.820, FinCEN hereby assesses a civil money penalty in the total amount of \$[Amount].

The violations giving rise to this assessment include, but are not limited to:

- Failure to establish and maintain an effective Anti-Money Laundering (AML) program.
- Failure to file timely and accurate Suspicious Activity Reports (SARs).
- Failure to conduct adequate Customer Due Diligence (CDD).
- [Additional Violation Description].

Payment of the full penalty amount must be made within [Number] days of the date of this letter via [Payment Method, e.g., Fedwire]. Failure to remit payment or enter into an approved payment plan may result in the matter being referred to the Department of Justice for collection.

If you wish to contest this assessment, you must submit a written response to FinCEN within [Number] days. Your response should include any mitigating factors or documentation you wish for FinCEN to consider in its final determination.

Questions regarding this matter should be directed to [Name of Case Officer] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Official]

[Title]

Financial Crimes Enforcement Network (FinCEN)