

[Company Header/Logo]

[Date]

[Recipient Name]
[Title]
[Institution Name]
[Address Line 1]
[Address Line 2]

RE: Notice of Proposed Assessment of Civil Money Penalty

Dear [Recipient Name],

This letter serves as formal notice that the [Regulating Authority Name] has completed its review of [Institution Name]'s compliance with the Bank Secrecy Act (BSA) and relevant Anti-Money Laundering (AML) regulations.

Based on the findings of the examination conducted on [Date], the [Regulating Authority Name] proposes the assessment of a Civil Money Penalty in the amount of \$[Amount].

The proposed penalty is based on the following violations:

- **Violation 1:** [Description of specific AML program failure]
- **Violation 2:** [Description of reporting or record-keeping failure]
- **Violation 3:** [Description of internal control deficiencies]

Under [Specific Statute/Law], you have the right to respond to this proposed assessment. You may provide written evidence, explanations, or mitigating factors that you wish the [Regulating Authority Name] to consider before a final determination is made.

Your written response must be received no later than [Number] days from the date of this letter. If no response is received by [Deadline Date], the [Regulating Authority Name] will proceed with the issuance of a Final Assessment of Civil Money Penalty.

Please direct all correspondence regarding this matter to [Contact Name/Department] at [Contact Information].

Sincerely,

[Authorized Signature]
[Printed Name]
[Title]
[Regulating Agency]