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[Date]

To: Compliance Department / CRA Public File

From: [Name of Officer/Administrator]

Subject: Annual Confirmation of Community Reinvestment Act (CRA) Public File Update

Dear Stakeholders,

In accordance with the requirements of the Community Reinvestment Act (CRA) regulation [Insert Regulation Citation, e.g., 12 CFR Part 25 or 228], this letter serves as formal confirmation that the [Bank Name] Public File has been reviewed and updated as of [Date].

The following information has been verified for accuracy and currentness:

- All written comments received from the public for the current year and each of the prior two calendar years.
- The institution's most recent CRA Performance Evaluation.
- A list of the institution's branches, including their street addresses and geographies.
- A list of branches opened or closed by the institution during the prior two calendar years.
- A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the institution's branches.
- A map of each assessment area designated by the institution.
- The institution's CRA Disclosure Statement for the prior two calendar years.

This file is available for public inspection at no cost at the main office located at [Main Office Address] and at each branch office as required by law.

Certified by:

[Signature]

[Printed Name]

[Title]

[Institution Name]