

[Date]

[Name of Bank Executive]
[Title]
[Name of Financial Institution]
[Street Address]
[City, State, Zip Code]

Subject: Preliminary Findings of Community Reinvestment Act (CRA) Examination

Dear [Name of Executive],

This letter summarizes the preliminary findings of the Community Reinvestment Act (CRA) examination of [Name of Financial Institution], RSSD ID [Number], conducted by the [Name of Regulatory Agency]. The evaluation covered the period from [Start Date] to [End Date].

Based on the data reviewed and evaluations of the lending, investment, and service tests, the institution's preliminary CRA rating is [Rating, e.g., Satisfactory].

Key findings include:

- **Lending Test:** [Brief summary of lending performance and geographic distribution].
- **Investment Test:** [Brief summary of community development investments and grants].
- **Service Test:** [Brief summary of retail banking services and community development services].

Please note that these findings are preliminary and subject to final review and quality assurance by [Regulatory Agency Name]. The final performance evaluation will be issued following the completion of the formal review process.

If you wish to provide additional information or comments regarding these preliminary findings, please submit them in writing by [Deadline Date].

Sincerely,

[Name of Examiner-in-Charge]
[Title]
[Name of Regulatory Agency]