

[Date]

[Name of Bank President/CEO]

[Bank Name]

[Street Address]

[City, State, Zip Code]

Re: Community Reinvestment Act (CRA) Performance Evaluation

Dear [Name of President/CEO],

This letter serves as official notification of the results of the Community Reinvestment Act (CRA) performance evaluation conducted by the [Name of Regulatory Agency, e.g., OCC, FDIC, or Federal Reserve] for [Bank Name]. The evaluation covers the period from [Start Date] to [End Date].

Based on the findings of our examiners, I am pleased to inform you that [Bank Name] has received a rating of "**Outstanding**."

This rating reflects the bank's exceptional record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operations. Key factors contributing to this rating include:

- An excellent level of lending activity and responsiveness to community credit needs.
- High percentage of loans made within the bank's assessment area(s).
- Excellent distribution of loans among individuals of different income levels and businesses of different sizes.
- Innovative and flexible lending practices to address the needs of low-to-moderate income geographies.
- Significant leadership in providing community development loans, investments, and services.

A copy of the Public Disclosure of the Performance Evaluation is enclosed. Pursuant to CRA regulations, the bank is required to place a copy of this evaluation in its public file within 30 business days of receipt.

We commend the board of directors and management for your commitment to community reinvestment and your leadership in supporting local economic growth.

Sincerely,

[Signature]

[Name of Regional Director/Official]

[Title]

[Regulatory Agency Name]

Enclosure: Public Disclosure Performance Evaluation