

[Company Letterhead]

[Date]

[Shareholder Name]

[Shareholder Address]

[City, State, Zip Code]

Subject: Notice of Restriction on Dividend Payments Pursuant to Consent Order

Dear [Shareholder Name],

This letter serves as formal notification regarding the payment of dividends by [Company Name] (the "Company").

Please be advised that effective [Effective Date], the Company has entered into a Consent Order with [Name of Regulatory Body/Authority]. Under the specific terms and conditions set forth in Section [Reference Section Number] of said Consent Order, the Company is currently subject to certain regulatory restrictions regarding the declaration and distribution of dividends.

Specifically, the Consent Order stipulates that the Company may not pay any dividends without obtaining prior written approval from [Name of Regulatory Body/Authority].

As a result of these requirements, the Board of Directors has determined that the Company will [suspend/limit] dividend payments until such time as the requirements of the Consent Order are satisfied or a formal waiver is granted by the regulators. This action is necessary to ensure the Company remains in full compliance with its regulatory obligations and maintains adequate capital levels as mandated.

The Company remains committed to achieving the milestones outlined in the Consent Order to restore our ability to return capital to our shareholders. We will provide updates regarding any significant changes to this status in future correspondence or regulatory filings.

If you have any questions regarding this notice, please contact [Name/Department] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title]

[Company Name]