

Entry Letter Templates; Sample Entry Letters

[COMPLIANCE AND CRA]

[date]

BANK_OFF_FN BANK_OFF_LN
BANK TITLE
BANK NAME
BANK ADDRESS
BANK CITY ST ZIP

Dear SAL_TITLE BANK_OFF_LN,

A compliance examination of your institution is scheduled to begin on [Click **here** and type [Timeframe]]. This examination will review how well your institution administers its responsibilities to comply with various consumer protection and fair lending laws and regulations, and the Community Reinvestment Act.

Enclosed are two documents that request certain information and materials essential to the examination: a **Compliance Information and Document Request**, and an **Electronic Data Download Request**. These requests are made early in the examination process to minimize disruption to your institution's daily routine. Providing the requested material for off-site review will enhance the efficiency of the examination and reduce the time examiners spend in your institution. The specific information and materials requested are based on the discussion Examiner [EXAMLN] had with [you or other bank officer] on [date].

Compliance Information and Document Request (CIDR)

Please complete the questionnaire and return it with all appropriate supporting documentation to the FDIC's RO Field Office within [Click **here** and type [Number of Days] days of receipt of this letter. Materials designated for off-site review are marked "**Send**" on the request. Materials that we prefer to be assembled and made available at the beginning of the on-site examination are marked "**Hold**". It is not necessary to deliver these items to the Field Office. Unless otherwise specified, the "review period" referred to in the CIDR is from [Click **here** and type [Date]], which is the date of your most recent FDIC Compliance Examination, until the date you complete the questionnaire.

For your convenience, we have enclosed the CIDR both on a diskette in Microsoft Word and in hard copy. Please use the self-addressed label for your submission. (If the diskette is used, please include a printout of the completed CIDR.)

Electronic Data Download Request

This request involves a computer-generated download of your loan portfolio that includes each borrower and the major fields you use when inputting a loan on your computer system. The fields of information we are interested in obtaining are specified on the enclosed document.

If you recently provided a download in conjunction with another FDIC or State examination and it contains most of the information we are requesting, we can use the same download. If you retained the file designed to extract data, simply re-execute the file as of the date you return the requested materials. If you use a servicer, they should be able to provide the information necessary to extract this information and many will export the data for you. If your servicer is willing to provide the data, but at a cost you find excessive, please contact Examiner [EXAMFN EXAMLN] at [FO PHONE] to arrange for providing the information in hard copy.

Please feel free to contact me at [FO PHONE] if you have any questions or concerns relative to the information requested.

Thank you in advance for your cooperation and assistance.

Sincerely,

[FOS]
Field Supervisor

Enclosures:
Compliance Information and Document Request
Electronic Data Download Request
3 ½ " Diskette
Pre-addressed labels

[COMPLIANCE ONLY]

[date]

BANK_OFF_FN BANK_OFF_LN
BANK TITLE
BANK NAME
BANK ADDRESS
BANK CITY ST ZIP

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Sincerely,

[FOS]
Field Supervisor

Enclosures:
Compliance Information and Document Request
Electronic Data Download Request
3 1/2" Diskette
Pre-addressed labels

[COMPLIANCE AND CRA SAMPLE]

January 14, 2006

Ms. Michele J. Smith
President
ABC Bank
123 Main Street
Anytown, Anystate 65281

Dear Ms. Smith,

A compliance examination of your institution is scheduled to begin on March 14, 2006. This examination will review how well your institution administers its responsibilities to comply with various consumer protection and fair lending laws and regulations, and the Community Reinvestment Act.

Enclosed are two documents that request certain information and materials essential to the examination: a **Compliance Information and Document Request**, and an **Electronic Data Download Request**. These requests are made early in the examination process to minimize disruption to your institution's daily routine. Providing the requested material for off-site review will enhance the efficiency of the examination and reduce the time examiners spend in your institution. The specific information and materials requested are based on the discussion Examiner Mary Richards had with you on January 7, 2005.

Compliance Information and Document Request (CIDR)

Please complete the questionnaire and return it with all appropriate supporting documentation to the FDIC's Smithburg Field Office within 45 days of receipt of this letter. Materials designated for off-site review are marked "**Send**" on the request. Materials that we prefer to be assembled and made available at the beginning of the on-site examination are marked "**Hold**". It is not necessary to deliver these items to the Field Office. Unless otherwise specified, the "review period" referred to in the CIDR is from November 9, 2002, which is the date of your most recent FDIC Compliance Examination, until the date you complete the questionnaire.

For your convenience, we have enclosed the CIDR both on a diskette in Microsoft Word and in hard copy. Please use the self-addressed label for your submission. (If the diskette is used, please include a printout of the completed CIDR.)

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Please feel free to contact me at (555) 444-3333 if you have any questions or concerns relative to the information requested.

Thank you in advance for your cooperation and assistance.

Sincerely,

Lou Grant
Field Supervisor

Enclosures:
Compliance Information and Document Request
Electronic Data Download Request
3 1/2" Diskette
Pre-addressed labels

[COMPLIANCE ONLY - SAMPLE]

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