

# FEDERAL RESERVE BANK OF SAN FRANCISCO

101 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94105

CHRISTIANE PRICE  
CENTRAL POINT OF CONTACT  
REGIONAL AND COMMUNITY BANK GROUP  
BANKING SUPERVISION AND REGULATION  
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Phone: (415) 974-2955  
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Date

President & CEO

Bank Name

Address

City, State, Zip Code

Dear Mr. or Ms. XXX:

A Consumer Compliance Examination of your bank is scheduled to begin on [date], 2006. The examiner in charge for this examination will be [examiner in charge name] and the examination team will consist of approximately [nbr. of ] examiners. We anticipate the examination will last [one or two] weeks.

The compliance examination will be conducted in accordance with the Federal Reserve System's Risk Focused Examination Procedures, through which resources are devoted to those areas and processes that pose the highest risks to the institution. The privacy and fair lending portions of the examination will be performed using the interagency examination procedures.

In order to plan and appropriately focus the examination based on risk, examiners will review a significant amount of information prior to the on-site portion of the examination. During this pre-examination phase, which is scheduled to begin [date prep begins], 2006, we will strive to enhance our understanding of your bank's compliance processes and controls which will enable us to better focus the examination and limit our presence in your facilities. Once a preliminary review of the data and policies has been conducted, examiners may require additional information through discussions with appropriate members of your staff. Any further requests during the planning stages will be coordinated through the examiner in charge or me.

During this examination, the bank's Community Reinvestment Act (CRA) performance will be evaluated and made available to the public. Management should ensure that all appropriate CRA-related documents and files, especially those reflecting accomplishments since the prior examination, are provided as requested or available upon the examiners' arrival. Interviews regarding community credit needs will be conducted with community contacts and with bank management to assist the examiners in developing the CRA performance context.

We want to complete our work efficiently and with the least amount of disruption to you and your staff. Therefore, please send all of the items on the attached lists to my attention at our San Francisco office by the date indicated in each section. You can bill the shipping to the Reserve Bank's Federal Express Account Number 2209-2480-7. Please include our internal billing code "10241, MS 660" in the address.

Mr./Mrs. Bank President  
XYZ Bank  
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Your prompt attention to this request will expedite the examination. If you have any questions regarding the examination or the information requested, please contact the examiner in charge at (415) 974-xxxx or me at (415) 974-xxxx.

Sincerely,

Enclosures