



Office of Thrift Supervision

Department of the Treasury

[Click and Type Region Name]

[Click Here and Type Region or Office Address]

[Click Here and Type Regional or Office Phone Numbers]

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Docket #: DocketNo

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entity name

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Dear >:

The Office of Thrift Supervision scheduled an evaluation of your institution's Community Reinvestment Act (CRA) performance to commence on or about *[Click and type date]*. In keeping with this agency's overall approach of streamlining examinations, we will conduct this CRA evaluation largely off-site. We believe this will be less disruptive to your operations while at the same time save the OTS substantial travel expense. To do this, however, we will need to obtain certain information from management prior to the start of the CRA examination.

Attached is the Preliminary Examination Response Kit (PERK) providing a schedule of information that you should send to my attention at the address above. We would appreciate receiving this information as soon as possible, but no later than *[Click and type date]*. Please provide your Loan Application Register either on a computer floppy disk or on a compact disk, if you have CD writing capability at your institution. If your institution is a HMDA reporter, please provide accurate information in a non-encrypted file format consistent with your annual HMDA submission. While it would greatly facilitate our review if you send all other information requested on either a floppy or compact disk, you may provide the information in hard copy if you prefer.

Once we receive the PERK information requested, we will choose an examiner-in-charge (EIC) to perform the examination. The EIC will contact you or your designee by phone or e-mail from time to time during the course of the examination and will meet with you to review the draft Public Evaluation before it is published. Should it be necessary to perform some procedures on-site, the EIC will contact you at least 24 hours in advance. Please inform your outside directors of the upcoming examination should they wish to contact the EIC.

This examination evaluates the institution's compliance with the Community Reinvestment Act regulations (12 CFR Part 563e) pursuant to 12 USC Section 1464(d)(1)(B). The Right to Financial Privacy Act (RFPA) [12 USC Sections 3401-3422], contains an explicit exception for disclosures of financial records to supervisory agencies such as the Office of Thrift Supervision (OTS). See 12 USC Sections 3413(b) and (h)(1)(A). Under 12 USC 3417(c) of the RFPA, good faith reliance upon this certification relieves your institution or agents or employees thereof of liability to the customer for disclosing the information OTS seeks for its examination.

Should you have any questions concerning the requested information, please feel free to call me at [Click and type Phone Number]. We thank you in advance for your continued cooperation.

Sincerely,

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cc: >, Field Manager

Attachment