

Adverse Information Letter

Letterhead

Date

*Name of Filer
Street Address
City, State, Zip Code*

Re:Application Description, CAIS Control Number

Dear Mr./Ms.(Name):

A routine background investigation conducted through the *(name of agency)* in conjunction with your application *to be an (organizer, director, executive officer, shareholder)of (name of proposed bank)*revealed the following information:

(Detail the pertinent facts disclosed by the agency.)

We are providing you this information for your review. You may challenge the accuracy or completeness of the information in the *(agency's)*records. This information from the *(agency)* and your response, if any, will be considered in the OCC decision on your suitability to act as an *(organizer, director, executive officer)* of *(name of prosed bank)*.

If you elect to challenge or clarify the *(agency's)* records, provide the OCC with a copy of your written comments to the *(agency's)*. Upon receipt of any response, we may contact you for additional information or clarification. Your response will be considered in our decision.

If we do not receive a copy of your response within 15 days from the date of receipt of this letter, we will conclude that the information is accurate and continue processing your application.

If you have any questions, contact *(name)* at *(telephone number)*.

Sincerely,

*-Signature-
Name and Title*

cc: Official File