

## Comment Letter Acknowledgment

*Letterhead*

*Date*

*Name*

*Street Address*

*City, State, Zip Code*

Re: Acknowledgment of Comment on Branch Closing

Dear Mr./Ms. (*Name*):

We acknowledge receipt of your letter dated (*date*) regarding (*name of bank*)'s [plans to close a **or** closure of the] branch office located at(*exact location*), known as the (*popular name*) [effective **or** on](*date*). The bank's decision to close the branch office is a business decision that does not require our approval. However, we will consider your comments in connection with our next Community Reinvestment Act (CRA) evaluation of the bank when we will review the effect of the bank's record of opening and closing offices. In addition, we will take the bank's record of performance under the CRA into account when we review applications by the bank to establish or relocate branches or to merge with other banks.

[If the bank in question is an interstate bank and the branch office to be closed is located in a low- or moderate-income area, include the following statement.]

Further, we will advise you if we intend to convene a meeting with community representatives to explore the feasibility of obtaining alternative financial service facilities.

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

Sincerely,

-*Signature*-

*Name and Title*

cc: Official File  
Congressional Liaison (if applicable)  
(*Name of Bank*)