

ATTACHMENT II

RESTRICTED – F.R.

Date

FBO/Special Purpose Bank Officer Name

Title

FBO/Special Purpose Bank Name

Address

Dear [Officer Name],

Based on information that [Institution Name] staff provided to this Reserve Bank, it has been determined that [Institution Name] is not engaging in any lending or deposit activity subject to the U.S. consumer protection laws and regulations. We have also determined that [Institution Name] is exempt from the Community Reinvestment Act (CRA). Consequently, we will not be conducting a consumer compliance examination or a CRA examination of [Institution Name] or assigning a rating.

This Reserve Bank will continue to monitor the activities of [Institution Name] in order to determine if any changes in those activities subject the institution to the consumer protection laws and regulations and, thereby, require us to conduct a consumer compliance examination. Management is encouraged to monitor regulatory thresholds for the various consumer protection laws and regulations to ensure that compliance requirements, if and when they become applicable, are not overlooked.

If you have any questions concerning this correspondence, or the applicability of the U.S. consumer protection laws and regulations to the activities of [Institution Name], please contact _____.