December 13, 2022

Board of Directors
b4,b8

Re: Consumer Compliance Report

Members of the Board:

The Compliance Report of Examination (Report) prepared as of June 21, 2022 by Examiner-in-Charge b8 is enclosed. The compliance examination included a comprehensive review of your efforts to administer an effective compliance management system (CMS) and a risk-based review of your compliance with applicable consumer protection and fair lending laws and regulations. Please note that information contained in the Report and this transmittal letter is subject to the confidentiality restrictions pursuant to Part 309 of the FDIC Rules and Regulations.

b4,b8

the recommendation for ensuring that appropriate controls are in place to minimize the potential for customer confusion regarding the bank's arrangement with b4,b8 to place kiosks inside of bank branches. With respect to the remaining recommendations, it is our understanding that management is in the process of and/or has already taken corrective action. As such, no additional response is required; however, please maintain supporting documentation for review at your next compliance examination.

You are also encouraged to complete the Post-Examination Survey using the website and access code provided. The survey is part of our continuing effort to improve the quality and efficiency of our examination process.

Please review the Report at an official meeting of the Board and document the review within the meeting minutes. As noted above, a written response to the crypto-related recommendation is required within 45 days of receipt of the Report. The response should provide details, including any supporting documentation, such as disclosure and signage language placed on and around the kiosk locations, as well as, in brochures and any other print materials available to consumers.

Written correspondence can be sent to this office as a PDF document through		be sent to this office as a PDF document through the FDIC's Secure
		c.gov) using the following e-mail address:
i	b8	Information about how to use secure email and FAQs about the
	service can be found at fdic.	gov/secureemail. If there are any questions about the Secure Email
	process or the examination f	indings, please contact me at b6 or
	b8	\;
		Sincerely,
		b8
		Review Examiner

Enclosures

cc: State, Federal Reserve