Date

Mr. John Doe

Board Chairperson

ABC Federal Credit Union

Address

City, State Zip

Dear Mr. Doe:

Pursuant to Section 212 of the Federal Credit Union Act, 12 U.S.C. § 1790a(b), and Part 701.14 of the National Credit Union Administration rules and regulations, 12 C.F.R. Part 701, we reviewed the information provided on [NAME’s] qualifications to serve as [SPECIFY POSITION] for ABC Federal Credit Union.

Both the Federal Credit Union Act and the National Credit Union Administration rules and regulations provide for denial of an individual when evidence of the individual’s competence, experience, character, or integrity indicates it would not be in the best interest of the credit union’s members or the public to permit the individual’s association with the credit union.

We have completed our review of the information provided by your credit union and [name], along with other information obtained during our review. Based on our review, I am denying [NAME’S] application to serve as a member of the board of directors of the ABC Federal Credit Union.

With regards to our review of [NAME’s] competence and experience, we have determined that [insert detailed explanation of findings regarding competence and experience].

Additionally, information contained on [NAME’S] credit report adversely reflects upon his character and integrity, which forms part of the basis for my decision. Specifically, [insert specific issues involving credit and explain how they are related to character and integrity].

Pursuant to Subpart B of Part 746 of the National Credit Union Administration rules and regulations, within 15 days of receipt of the Notice to Denial you may file a request for reconsideration of this determination at this office or appeal the determination directly to the National Credit Union Administration Board. 12 C.F.R. Part 746. Your request for reconsideration or appeal should address the above items. Please contact examiner [name] at [phone number] with any questions.

Sincerely,

[NAME]

Regional Director

[Office]/[WRITER’S INITIALS]

SSIC XXXX

Charter #

cc: SE

EX

SSA (when applicable)