

**[Full Name]**  
[Phone Number]  
[Email Address]  
[LinkedIn Profile URL]  
[City, State, Zip Code]

[Date]

[Hiring Manager Name]  
[Title, e.g., Head of Enterprise Risk]  
[Bank/Financial Institution Name]  
[Office Address]

**RE: [JOB TITLE / REFERENCE NUMBER] - INTERNAL RISK MANAGEMENT**

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Dear [Hiring Manager Name/Selection Committee],

[Introduction: State your current role, years of experience in financial services, and your specific interest in the bank's internal risk framework.]

[Core Competencies: Highlight experience in Operational Risk, Credit Risk, or Market Risk. Mention familiarity with regulatory bodies such as the OCC, Fed, or Basel III/IV. Briefly outline a successful audit, mitigation strategy, or risk assessment project.]

[Internal Controls & Culture: Detail your approach to identifying control gaps and fostering a strong risk-aware culture across business lines. Mention your ability to translate complex data into actionable reports for executive committees.]

[Closing: Reiterate alignment with the bank's specific risk appetite and strategic goals. Express desire for an interview.]

Sincerely,

[Your Signature]  
[Your Printed Name]