

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Recommendation to Close Dormant Account - [Account Number]

Dear [Customer Name],

We are writing to notify you that your [Account Type] ending in [Last 4 Digits] has shown no activity for the past [Number] months and is currently classified as dormant.

To help you avoid upcoming monthly maintenance fees and the potential risk of escheatment (transfer of funds to the state), we recommend closing this account if it is no longer required for your financial needs.

Account Status Summary:

- Current Balance: \$[Amount]
- Date of Last Activity: [Date]
- Upcoming Dormancy Fee: \$[Amount] per month starting [Date]

Recommended Actions:

- **To Close the Account:** Please visit any branch location or sign in to your online banking portal to submit a closure request. We can transfer the remaining balance to another account or issue a check.
- **To Keep the Account Open:** Simply perform a transaction (deposit or withdrawal) of any amount before [Deadline Date] to reactivate the account and stop dormant fee assessments.

If we do not hear from you or see activity by [Date], we may proceed with closing the account automatically or begin deducting the scheduled maintenance fees.

Please contact us at [Phone Number] or visit [Website] if you have any questions.

Sincerely,

[Your Name/Department]
[Bank Name]