

[Date]

[Customer Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Welcome to Adult Banking Services - Account Conversion Notice

Dear [Customer Name],

Happy Birthday! As you have reached the age of [Age], we are excited to welcome you to our Adult Banking Services.

We are writing to inform you that your [Former Account Name] has been successfully converted to a [New Adult Account Name], effective [Date]. This transition happens automatically to ensure you have access to the full range of financial tools and services available to our adult members.

What has changed?

- **Full Account Control:** You now have sole ownership and authority over your account.
- **Enhanced Features:** You now have access to [Feature 1, e.g., higher transfer limits], [Feature 2, e.g., credit card eligibility], and [Feature 3].
- **Debit Card:** Your current card will continue to work, but you may request a new design through our mobile app.

What stays the same?

- Your account number and routing number remain unchanged.
- Your online banking login credentials will stay the same.
- Any existing direct deposits or scheduled bill payments will continue without interruption.

Please review the enclosed Terms and Conditions and the updated Fee Schedule for your new account type. If you have any questions or would like to discuss your future financial goals, please visit your local branch or call us at [Phone Number].

Thank you for growing with [Bank Name]. We look forward to supporting your financial journey.

Sincerely,

[Name/Signature]
[Title]
[Bank Name]