

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Date]

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

Subject: Confirmation of Subordinate Zero Balance Account (ZBA) Status

Dear [Client Contact Name],

This letter serves as official confirmation regarding the status of the following subordinate account(s) held at [Bank Name]:

- **Account Name:** [Subordinate Account Name]
- **Account Number:** [Account Number]
- **Associated Master Account:** [Master Account Number]

We confirm that the account(s) listed above are designated as Subordinate Zero Balance Accounts (ZBA). Under this arrangement, at the close of each business day, the bank will automatically perform the following actions:

1. Transfer funds from the Master Account to the Subordinate Account to cover any checks or debits presented for payment.
2. Transfer any remaining credit balance in the Subordinate Account to the Master Account.

Consequently, the Subordinate Account will maintain a ledger balance of zero (\$0.00) at the end of each processing cycle. This structure is intended to consolidate liquidity and simplify cash management oversight.

If you have any questions regarding your account structure or treasury management services, please contact your Relationship Manager at [Phone Number] or [Email Address].

Sincerely,

[Authorized Signature]
[Printed Name]
[Title/Department]
[Bank Name]