

**Date:** [Date]

**To:** [Account Holder Name]

**Account Number:** [Account Number]

**Subject: FINAL WARNING: PROHIBITION OF COUNTERFEIT CHECK DEPOSITS**

Dear [Account Holder Name],

This letter serves as a final formal warning regarding the deposit of counterfeit or fraudulent checks into your account. On [Date], our system identified a counterfeit check deposit in the amount of \$[Amount].

The deposit of non-negotiable, altered, or counterfeit instruments is a direct violation of our Account Agreement and a serious breach of banking regulations. This activity poses a significant financial risk to the institution and may constitute illegal activity.

**Please be advised of the following:**

- Any funds associated with the counterfeit deposit have been reversed.
- Your account is currently under review for permanent closure.
- Further attempts to deposit suspicious or counterfeit items will result in the immediate termination of your banking relationship.
- We reserve the right to report this activity to law enforcement and relevant fraud databases (such as ChexSystems).

You are responsible for the validity of all items deposited into your account. If you believe you are a victim of a scam, please contact our Fraud Department immediately at [Phone Number].

Consider this your final notice. We expect your immediate and strict compliance with all banking policies moving forward.

Sincerely,

[Your Name/Department]

[Bank/Organization Name]