

[Bank/Institution Name]
[Department Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Date: [Insert Date]

RE: MANDATORY DISCLOSURE - NOTICE OF INACTIVE/DORMANT ACCOUNT

Dear [Account Holder Name],

Our records indicate that your account(s) listed below have shown no activity for a period of [Number] months/years and are currently classified as **Inactive** or **Dormant** under [State/Federal/Local] financial regulations.

Account Details:

Account Type: [e.g., Savings, Checking]
Account Number (Partial): [XXXX-XXXX-1234]

Why you are receiving this letter:

According to the [Name of Act/Law], financial institutions are required to notify customers before accounts are declared abandoned. If no action is taken by [Deadline Date], the funds in this account may be transferred to the State Treasury's Unclaimed Property Division, a process known as **escheatment**.

How to keep your account active:

To prevent the transfer of your funds and to reactivate your account, please perform one of the following actions before [Deadline Date]:

- Make a deposit or withdrawal at any branch location.
- Log in to your online banking portal and perform a transfer.
- Sign and return the enclosed "Account Reactivation Form."
- Contact our customer service department at [Phone Number].

If you have already closed this account or if this notice has reached you in error, please contact us immediately to update our records.

Thank you for your prompt attention to this matter.

Sincerely,

[Authorized Signature]
[Printed Name]
[Title/Position]