

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Impending Account Dormancy

Dear [Customer Name],

We are writing to inform you that our records indicate there has been no activity on your account, [Account Number], for a period of [Number] months/years.

Under our policy, accounts with no customer-initiated transactions for a prolonged period are classified as "Dormant." To ensure the security of your funds and to comply with regulatory requirements, your account is scheduled to be marked as dormant on [Date].

What happens when an account becomes dormant?

Once an account is classified as dormant, certain restrictions may apply, including the suspension of ATM withdrawals, online transfers, and check-clearing abilities. Additionally, dormant accounts may be subject to monthly maintenance fees.

How to keep your account active:

To prevent this classification and keep your account active, please perform at least one of the following actions before [Deadline Date]:

- Make a deposit or withdrawal at any branch.
- Perform a transfer through our online banking portal or mobile app.
- Make a purchase using your linked debit card.
- Contact us directly at [Phone Number] to verify your intent to keep the account open.

If we do not hear from you or see activity by [Date], we will proceed with the dormancy classification. If an account remains dormant for an extended period, the funds may eventually be transferred to the state as unclaimed property, as required by law.

If you have already closed this account or have recently performed a transaction, please disregard this notice.

Thank you for choosing [Financial Institution Name].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]

[Contact Information]