

Date: [Insert Date]

[Primary Account Holder Name]
[Secondary Account Holder Name]
[Street Address]
[City, State, Zip Code]

Subject: Important Security Update Regarding Your Joint Account

Dear [Insert Names],

We are writing to formally notify you regarding the fraud alert status of your joint account ending in [Insert Last 4 Digits of Account Number].

Status Update: [Insert Status: e.g., Fraud Alert Placed / Investigation Pending / Fraud Alert Lifted]

Details of this status update include:

- **Reason for Alert:** [Insert brief description of activity]
- **Effective Date:** [Insert Date]
- **Impact on Access:** [Insert details, e.g., temporary hold on debit cards, restricted online banking]

To ensure the continued security of your funds, we recommend the following steps:

- Review your recent transaction history for any unauthorized activity.
- Update your account passwords and Security PINs.
- Verify that your contact information is current for both account holders.

If you did not authorize these changes or if you have any questions, please contact our Fraud Department immediately at [Insert Phone Number] or visit your local branch.

Thank you for your cooperation in keeping your account secure.

Sincerely,

[Bank/Organization Name]
[Department Name]
[Customer Service Phone Number]