

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

Subject: Important updates to your Online Banking Terms and Conditions

Dear [Customer Name],

We are writing to inform you that we are updating our Online Banking Terms and Conditions. These changes will take effect on [Effective Date].

What is changing?

We have updated the following sections:

- [Section Name/Topic 1]: [Brief description of change]
- [Section Name/Topic 2]: [Brief description of change]
- [Section Name/Topic 3]: [Brief description of change]

Why are these changes being made?

These updates are designed to [reason for update, e.g., improve security, reflect new features, or comply with legal requirements].

What do you need to do?

Please review the updated Terms and Conditions by visiting our website at [Website URL] or by logging into your online banking portal. By continuing to use our online banking services after [Effective Date], you agree to these updated terms.

If you do not agree with the changes, you have the right to close your account before the effective date without penalty, subject to the terms of your account agreement.

If you have any questions, please call our customer service team at [Phone Number] or visit your local branch.

Thank you for banking with [Bank Name].

Sincerely,

[Sender Name/Department]
[Bank Name]