

**Date:** [Insert Date]

**Account Holder Name:** [Insert Name]

**Account Number:** [Insert Account Number]

**Subject:** Notice of Interest Rate Modification and Account Restriction

Dear [Insert Account Holder Name],

This letter is to formally notify you of changes being applied to your account held with [Insert Institution Name].

**1. Interest Rate Modification**

Effective as of [Insert Effective Date], the annual interest rate on your account will be modified from [Insert Old Rate]% to [Insert New Rate]%. This change is being implemented due to [Insert Reason: e.g., market fluctuations / policy updates / account performance].

**2. Account Restrictions**

Furthermore, please be advised that the following restrictions have been placed on your account effective immediately:

- [Insert Restriction 1: e.g., Suspension of outgoing wire transfers]
- [Insert Restriction 2: e.g., Limitation on daily withdrawal amounts]
- [Insert Restriction 3: e.g., Restriction on new check orders]

**Reason for Restriction:**

These measures have been taken because [Insert Reason: e.g., suspicious activity / failure to maintain minimum balance / administrative review].

**Action Required:**

To review these changes or to discuss the steps necessary to remove the restrictions, please contact our support team at [Insert Phone Number] or visit your local branch.

Thank you for your immediate attention to this matter.

Sincerely,

[Insert Name/Department]

[Insert Institution Name]

[Insert Contact Information]