

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Year-End Uninsured Deposit Reconciliation Notice

Dear [Customer Name],

As part of our year-end financial review and commitment to regulatory compliance, we are providing you with this reconciliation statement regarding your deposit accounts as of [Date].

Our records indicate the following summary for your accounts:

Total Deposit Balance: \$[Amount]

FDIC/NCUA Insured Amount: \$[Amount]

Total Uninsured Amount: \$[Amount]

This letter is for informational purposes to help you manage your liquidity and understand the portion of your deposits that exceeds the standard insurance limits. This notification is part of our routine annual procedure and requires no immediate action on your part unless you wish to restructure your accounts.

If you have questions regarding these balances or would like to discuss options for increasing your insured coverage through our sweep programs or other financial products, please contact your Account Manager at [Phone Number] or [Email Address].

Thank you for your continued partnership.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]