

[Your Name/Department]
[Organization Name]
[Address]
[City, State, Zip Code]
[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Notice of Account Closure and Investigation Findings

Dear [Customer Name],

We are writing to inform you of the results of our recent investigation regarding your account(s) ending in [Last 4 Digits of Account Number].

Following a comprehensive review of the activity on your account, we have identified transactions that violate our terms of service and security policies. Based on our findings, we have determined that [specify reason: unauthorized access was detected / fraudulent activity occurred / internal policy was breached].

As a result of these findings, we have made the decision to permanently close your account, effective [Date].

Account Status Details:

- **Final Balance:** [Amount]
- **Disposition of Funds:** [Specify: Check mailed / Funds held pending legal review / Transferred to linked account]
- **Access:** All online and mobile banking access has been revoked.

Please be advised that this decision is final. Any outstanding checks or pre-authorized debits presented after the closure date will be returned unpaid. We recommend that you update your records and notify any third parties associated with automatic payments immediately.

If you have questions regarding this notice, you may contact our Fraud Department at [Phone Number] during the hours of [Operating Hours].

Sincerely,

[Signature]
[Printed Name]
[Title/Position]