

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

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

RE: Notice of Reactivation Denial and Account Closure
Account Number: [Account Number]

Dear [Customer Name],

We are writing to inform you that your request to reactivate the above-referenced dormant account has been denied following a formal review. Consequently, this account has been scheduled for permanent closure effective [Date].

This decision was made based on the following reason(s):
[Insert Reason: e.g., Failure to provide updated identification, non-compliance with terms, or extended inactivity period].

Regarding any remaining balance in the account:

- A check for the remaining balance of \$[Amount] is enclosed with this letter.
- The funds will be transferred to [Alternative Account Number].
- If the funds remain unclaimed, they will be remitted to the State Controller's Office as unclaimed property in accordance with state escheatment laws.

Please ensure that any outstanding checks or automated debits (ACH) tied to this account are cancelled immediately, as any items presented after the closure date will be returned unpaid.

If you have questions regarding this notice, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Name/Signature]
[Title]
[Bank Name]