

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

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

Subject: Notice of Delayed Availability of Funds - Check #[Check Number]

Dear [Recipient Name],

We are writing to inform you that a hold has been placed on the check deposited into your account [Account Number ending in XXXX] on [Date of Deposit] in the amount of \$[Amount].

Under our funds availability policy and federal regulations, we may delay the availability of funds for deposits that exceed a certain dollar threshold. Because this deposit is considered a high-value check, we require additional time to verify the validity of the funds with the paying institution.

The funds from this deposit will be made available to you as follows:

- \$[Initial Amount] will be available on [Date].
- The remaining \$[Remaining Amount] will be available on [Date].

Please ensure that you have sufficient funds in your account to cover any outstanding checks or scheduled withdrawals, as using the pending funds before they are cleared may result in overdraft fees.

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

Sincerely,

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