

[Date]

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

RE: Notice of Delayed Availability of Funds

Dear [Customer Name],

This letter is to inform you that we are placing a hold on the following out-of-state check deposited into your account, [Account Number], on [Date of Deposit]:

- **Check Number:** [Check Number]
- **Check Amount:** \$[Amount]
- **Issuing Bank:** [Bank Name]
- **Issuing State:** [State]

Under our standard funds availability policy and federal regulations, funds from out-of-state checks may take longer to process than local checks. As a result, the funds will be made available for withdrawal as follows:

- **[\$Amount Available First]** 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 payments during this period to avoid 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,

[Name of Bank Representative]
[Title]
[Financial Institution Name]