

**Date:** [Date]

**Customer Name:** [Customer Name]

**Account Number:** [Account Number (Last 4 Digits)]

**Reference Number:** [Reference Number]

**Subject: Notice of Delayed Availability of Funds**

Dear [Customer Name],

This letter is to inform you that we are placing a temporary hold on a portion of the funds from the following deposit:

- **Deposit Date:** [Date of Deposit]
- **Deposit Amount:** \$[Amount]
- **Check Number:** [Check Number]

**Reason for the Delay:**

The hold has been placed in accordance with federal banking regulations. This delay is necessary to complete a regulatory review and ensure the proper clearing of funds.

**Availability Schedule:**

- \$[Amount] will be available for withdrawal on [Date].
- The remaining \$[Amount] will be available for withdrawal on [Date].

Please note that during this hold period, these funds will not be available to cover checks, pre-authorized payments, or other withdrawals. To avoid potential overdraft fees, please ensure your account has sufficient funds to cover any pending transactions.

If you have any questions regarding this notice or require further assistance, please contact our Customer Service Department at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]

[Financial Institution Name]