

[Date]

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

Subject: Regarding your inquiry for Check #[Check Number]

Dear [Customer Name],

Thank you for contacting [Financial Institution Name] regarding the status of the check deposited into your account [Account Number] on [Deposit Date].

We are writing to inform you that a temporary hold has been placed on this deposit. As a result, the funds will not be available for withdrawal until [Release Date].

This delay is due to the following reason:

- [Insert Reason: e.g., Large deposit amount / Frequent overdrafts / Doubtful collectability / Emergency conditions]

Please note that the first \$[Amount] of your deposit was made available on [Date] in accordance with our standard funds availability policy.

We apologize for any inconvenience this may cause. If you have further questions regarding this hold or your account balance, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Employee Name/Department]
[Financial Institution Name]