

[Date]

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

**Subject: Notice of Account Closure**

Dear [Customer Name],

This letter is to formally notify you that [Financial Institution Name] has decided to close your account(s) ending in [Last 4 Digits of Account Number], effective [Date of Closure].

This decision was made following a recent review of your account activity. We have identified transactions that are inconsistent with our terms of service and internal security policies regarding suspicious activity. Consequently, we are exercising our right to terminate the banking relationship as outlined in your Account Agreement.

**Important Information Regarding Your Account:**

- **Account Access:** Your access to online banking and debit card usage will be disabled as of [Date/Time].
- **Pending Transactions:** Any checks or electronic transfers presented after the closure date will be returned unpaid.
- **Remaining Funds:** A check for the remaining balance of your account, minus any applicable fees or outstanding obligations, will be mailed to your address on file within [Number] business days.

Please ensure that you update any direct deposits or automatic payments linked to this account immediately to avoid disruption.

If you have questions regarding the logistics of receiving your final balance, you may contact our customer service department at [Phone Number]. Please note that our staff cannot provide further details regarding the specific internal criteria used for this account review.

Sincerely,

[Sender Name/Department]  
[Financial Institution Name]