

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**RE: Notice of Account Closure - Account Number ending in [Last 4 Digits]**

Dear [Customer Name],

Please be advised that [Bank Name] has elected to close your personal banking account(s) effective [Date].

This decision follows a recent internal review of your account activity, specifically regarding suspicious check deposits identified on [Date(s)]. Based on this review, we have determined that your account profile no longer meets our internal risk management guidelines.

**Important Information Regarding Your Account:**

- **Access:** Your ability to deposit funds or initiate withdrawals via ATM, mobile, or online banking has been restricted effective immediately.
- **Final Balance:** Any remaining undisputed funds, minus any outstanding fees or returned items, will be mailed to your address on file via cashier's check within [Number] business days following the final closure.
- **Outstanding Items:** Please stop all pre-authorized debits and automatic payments immediately. Any items presented for payment after the closure date will be returned unpaid.

We recommend that you transition your banking activities to another financial institution as soon as possible to avoid any disruption to your personal finances.

If you have questions regarding the logistics of this closure, you may contact our Account Services Department at [Phone Number].

Sincerely,

[Bank Representative Name/Department]

[Bank Name]