

[Date]

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

Subject: Notice of Inactivity - Action Required for Account [Account Number]

Dear [Customer Name],

We are contacting you because our records show that there has been no activity on your [Account Type] account ending in [Last 4 Digits] for the past [Number] months.

Under our policy and state regulations, accounts that remain inactive for an extended period are classified as "Dormant." If an account remains dormant for too long, the funds may be subject to escheatment, which is the process of transferring unclaimed property to the state government.

How to keep your account active:

To prevent your account from being marked as dormant, please perform at least one of the following actions by [Deadline Date]:

- Log in to your online banking portal.
- Make a deposit or a withdrawal of any amount.
- Transfer funds between your accounts.
- Contact us directly to confirm your intent to keep the account open.

If we do not hear from you or see activity by the date listed above, we may restrict access to the account or apply a dormancy fee as outlined in your account agreement.

If you have already performed a transaction recently, please disregard this notice.

Sincerely,

[Your Name/Department]
[Financial Institution Name]
[Phone Number]
[Website]