

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Inability to Verify Identity

Dear [Customer Name],

Thank you for your interest in opening an account with [Financial Institution Name].

To comply with the USA PATRIOT Act and our Customer Identification Program (CIP), we are required to verify the identity of every person who opens an account. After reviewing the documentation provided, we regret to inform you that we are unable to open an account for you at this time.

This decision was made because we could not verify your identity due to the following reason(s):

- ☐ Incomplete information on the application.
- ☐ Discrepancies between the information provided and public records.
- ☐ Expired or invalid identification documents.
- ☐ Inability to verify the physical address provided.
- ☐ Documentation provided did not meet our minimum security requirements.

If you believe there has been an error or if you can provide additional valid documentation to resolve these discrepancies, please visit your local branch or contact our Compliance Department at [Phone Number].

Thank you for your understanding.

Sincerely,

[Name/Department]

[Financial Institution Name]