

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Date]

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

Subject: Notice of Inactivity on Checking Account #[Last 4 Digits of Account Number]

Dear [Customer Name],

We are writing to inform you that our records indicate there has been no activity on your checking account for the past [Number] months.

To keep your account active and avoid any potential inactivity fees or the closure of the account, we require you to perform at least one transaction by [Deadline Date]. Valid transactions include:

- A deposit or withdrawal at a branch or ATM.
- A purchase using your debit card.
- A transfer of funds via online or mobile banking.
- A check payment.

If no activity is recorded by the date mentioned above, your account may be classified as dormant. According to state law, accounts that remain inactive for an extended period may eventually be subject to escheatment, where the funds are transferred to the state's unclaimed property division.

If you wish to close this account or have any questions regarding this notice, please visit your local branch or call our customer service department at [Phone Number].

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name/Department]
[Bank Name]