

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

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

Subject: Notification of Delay in Funds Availability - Foreign Check Deposit

Dear [Customer Name],

We are writing to inform you that there will be a delay in the availability of funds for the foreign check deposited into your account [Account Number ending in XXXX] on [Date of Deposit].

Check Details:

Check Number: [Check Number]
Issuing Bank: [Name of Foreign Bank]
Amount: [Amount and Currency]

Reason for Delay:

Checks drawn on financial institutions located outside of the United States are subject to longer processing times. We must send the item to the issuing bank for collection and verification before the funds can be permanently credited to your account.

Funds Availability:

We estimate that the funds will be available on or before [Estimated Date]. Please note that this timeframe is subject to change based on the response time of the foreign institution and international clearing processes.

Please ensure that you do not draw against these funds until they are officially cleared and reflected in your available balance. If the check is returned unpaid for any reason, your account will be debited for the full amount plus any applicable foreign handling fees.

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

Sincerely,

[Bank Representative Name]
[Title]
[Bank Name]