

**Date:** [Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: Notice of Hold on Funds (Large Deposit Exception)**

Dear [Customer Name],

This letter is to inform you that we are placing a temporary hold on a portion of the funds from a deposit made to your account, number ending in [Last 4 Digits of Account], on [Date of Deposit].

**Details of the Deposit:**

- **Total Deposit Amount:** \$[Total Amount]
- **Amount Held:** \$[Held Amount]
- **Reason for Hold:** Large Deposit Exception (The total amount of checks deposited on one business day exceeds \$5,525).

**Availability of Funds:**

The first \$5,525 of your total daily deposit will be available according to our standard funds availability policy. The remaining funds (\$[Held Amount]) are being delayed and are scheduled to be available for withdrawal on **[Date of Availability]**.

If you have any questions regarding this hold or your account, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]