

**Date:** [Date]

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

**Account Number:** [Last 4 Digits of Account Number]

## Notice of Delayed Availability

Dear [Customer Name],

This notice is to inform you that we are placing a hold on a check that you redeposited into your account on [Date of Deposit].

### Details of the Deposit:

- **Check Amount:** \$[Amount]
- **Check Number:** [Check Number]

### Reason for the Hold:

The check you deposited was previously returned unpaid for the following reason: [Reason, e.g., Non-Sufficient Funds]. Under Federal Reserve Regulation CC, we are exercising our right to delay the availability of funds for checks that are being redeposited after having been returned unpaid.

### Availability of Funds:

- \$[Amount Available] will be available for withdrawal on [Date].
- The remaining balance of \$[Remaining Amount] will be available for withdrawal on [Date].

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

Sincerely,

[Bank Name]  
[Department Name]