**Date:** [Insert Date]

**To:** [Insert Employee/Department Name]
**From:** [Insert Compliance Officer Name]
**Subject:** Formal Warning: Unfiled Currency Transaction Report (CTR) Non-Compliance

Dear [Insert Name],

This letter serves as a formal warning regarding a failure to comply with the Bank Secrecy Act (BSA) and internal anti-money laundering policies. Specifically, it has been identified that a Currency Transaction Report (CTR) was not filed for the following transaction:

- **Transaction Date:** [Insert Date]
- **Transaction Amount:** [Insert Amount]
- **Customer Name:** [Insert Customer Name]
- **Location/Branch:** [Insert Location]

Under federal law, a CTR must be filed for any cash transaction exceeding $10,000. Our internal records indicate that the required documentation was not completed or submitted within the mandatory 15-day filing window.

Failure to file CTRs exposes the institution to significant legal penalties, fines, and regulatory scrutiny. As an employee responsible for handling large currency transactions, it is your duty to ensure all reporting requirements are met accurately and timely.

**Required Actions:**

1. Complete the outstanding CTR filing immediately (if applicable).
2. Review the company's BSA/AML Compliance Manual.
3. Attend a mandatory remedial training session on [Insert Date/Time].

Please be advised that further instances of non-compliance or failure to follow reporting protocols may result in additional disciplinary action, up to and including termination of employment.

Please sign below to acknowledge receipt of this warning.

___________________________________
Employee Signature

___________________________________
Date

Sincerely,

[Insert Name]
[Insert Title]
[Insert Institution Name]