

[Date]

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

**Subject: NOTICE OF INACTIVE ACCOUNT AND PENDING BALANCE TRANSFER**

Dear [Customer Name],

This letter is to inform you that our records indicate your account [Account Number] has been inactive for a period of [Number] months/years. Under state law and financial regulations, accounts that remain inactive for an extended period are considered abandoned.

**Current Balance: \$[Amount]**

If we do not receive a response from you or see activity on this account by [Deadline Date], we are required by law to close the account and transfer the remaining balance to the [State/Department Name] Unclaimed Property Division.

To keep your account active and prevent this transfer, please take one of the following actions before [Deadline Date]:

- Log in to your online banking portal and perform a transaction.
- Make a deposit or withdrawal at any of our branch locations.
- Sign and return the enclosed "Account Reactivation Form."
- Contact our customer service department at [Phone Number].

Once funds are transferred to the state, you will no longer be able to claim them through this institution. You would instead need to file a claim with the state's unclaimed property office.

If you believe this notice is in error or if you have already taken action to reactivate your account, please disregard this letter.

Sincerely,

[Sender Name/Department]  
[Institution Name]  
[Contact Information]