[Date]

[Customer Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

RE: NOTICE OF INACTIVE ACCOUNT AND PENDING TRANSFER OF FUNDS

Account Number: [Account Number Ending in XXXX]

Dear [Customer Name],

Our records indicate that there has been no activity on the above-referenced account for a period of [Number] months/years. Under state regulatory requirements regarding unclaimed property, accounts that remain inactive for a specific duration are classified as "abandoned" or "dormant."

This letter serves as formal notice that unless action is taken, the balance of **$[Amount]** will be transferred (escheated) to the [State Name] State Treasurer's Office on [Date]. Once funds are transferred to the state, you will be required to file a claim directly with the government to recover them.

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

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

If we do not hear from you or see activity by [Deadline Date], we are legally obligated to close the account and remit the funds to the state.

If you have already taken steps to reactivate this account, please disregard this notice.

Sincerely,

[Authorized Signature]
[Name of Financial Institution]
[Department Name]
[Contact Phone Number]