

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Date]

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

Subject: Notice of Delayed Availability of Funds

Dear [Customer Name],

We are writing to inform you that we are placing a hold on a portion of the funds from the check deposit made to your account, [Account Number], on [Date of Deposit] in the amount of \$[Deposit Amount].

Under federal regulations, we are delaying the availability of these funds for the following reason:

Large Deposit: The total amount of checks deposited on one business day exceeds \$5,525.

Availability Schedule:

- \$[Amount 1] will be available for withdrawal on [Date].
- The remaining \$[Amount 2] will be available for withdrawal on [Date].

If other deposits you have made are also subject to a hold, you will receive a separate notice for those transactions. Please ensure your account has sufficient available funds to cover any outstanding checks or scheduled electronic payments to avoid overdraft fees.

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

Sincerely,

[Bank Representative Name]
[Title/Department]