

[Your Company/Bank Name]  
[Address Line 1]  
[City, State, Zip Code]  
[Date]

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

**Subject: Notification of Delayed Funds - Missing Endorsement**

Dear [Recipient Name],

We are writing to inform you that there is a delay in processing the following check deposited into your account [Account Number Ending in XXXX] on [Deposit Date]:

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

The delay is due to a **missing endorsement** on the back of the check. To comply with banking regulations and ensure secure processing, the check must be properly signed by all payees before funds can be cleared.

**Action Required:**

Please visit your nearest branch to endorse the original check. If you deposited this check via a mobile application or ATM, please follow the instructions below:

- [Instruction 1: e.g., Bring the physical check to a branch.]
- [Instruction 2: e.g., Resubmit the deposit via the mobile app with a valid signature.]

The funds will remain on hold until the endorsement is verified. Once corrected, the standard clearing period will apply.

If you have any questions, please contact our customer service department at [Phone Number] or visit [Website].

Sincerely,

[Your Name/Department]  
[Your Company Name]