

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

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

Subject: Notice of Hold on Funds

Dear [Customer Name],

This letter is to inform you that we are placing a temporary hold on funds from the following check(s) deposited into your account number ending in [Last 4 Digits of Account Number] on [Deposit Date]:

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

Reason for Hold:

Under our policy and federal regulations, checks deposited into accounts that have been open for 30 days or less may be subject to a longer clearing period. This ensures the validity of the funds as we establish your new banking relationship.

Availability of Funds:

- \$[Initial Availability Amount] will be available for withdrawal on [Date].
- The remaining \$[Remaining Amount] will be available for withdrawal on [Date].

Please note that this hold may affect any checks you have written or automated payments scheduled against these funds. To avoid overdraft fees, please ensure you have sufficient available funds in your account before making transactions.

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

Sincerely,

[Bank Representative Name]
[Title]
[Bank Name]