

[Financial Institution Name]
[Branch Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Delayed Availability - Redeposited Item

Dear [Customer Name],

We are writing to inform you that we are placing a hold on a check that was recently redeposited into your account, ending in [Last Four Digits of Account Number].

Reason for Delay:

The item was previously returned unpaid for the following reason: [Reason for Original Return]. Under Federal Regulation CC, we are extending the hold period because the item is being redeposited.

Details of the Deposit:

- Date of Redeposit: [Date]
- Check Number: [Check Number]
- Amount: \$[Amount]

Availability Schedule:

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

Please note that this delay does not mean the check has cleared or that the funds are guaranteed. If the check is returned unpaid again, we will deduct the amount from your account balance, which may result in overdraft fees if sufficient funds are not available.

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

Sincerely,

[Bank Representative Name/Department]
[Financial Institution Name]