

[Your Name/Department]  
[Financial Institution Name]  
[Address]  
[City, State, Zip Code]

[Date]

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

RE: Notice of Delayed Availability - Repeated Overdrafts

Dear [Customer Name],

This letter is to inform you that we are placing a hold on funds deposited by check into your account number [Last 4 Digits of Account Number].

Under federal regulations, we are exercising our right to delay the availability of funds because your account has been overdrawn a specific number of times during the last six months. Consequently, funds from check deposits may not be available for immediate withdrawal.

The details of the current hold are as follows:

- Date of Deposit: [Date]
- Amount of Deposit: \$[Amount]
- Amount Held: \$[Amount]
- Date Funds Will Be Available: [Date]

Please note that this "Repeated Overdraft" status will remain on your account for a period of six months. During this time, we may continue to place extended holds on any future check deposits.

We recommend that you monitor your account balance closely to avoid returned items or additional fees. If you have any questions regarding this notice, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Signature]  
[Title]