

[Your Company Name/Financial Institution]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**Subject: Notice of Delayed Availability of Funds**

Dear [Customer Name],

This letter is to inform you that we are placing a hold on a portion of the funds from the check(s) deposited into your account, [Account Number ending in XXXX], on [Deposit Date].

**Deposit Details:**

- Check Number: [Check Number]
- Deposit Amount: \$[Total Amount]
- Amount Held: \$[Amount being held]

**Availability Schedule:**

The funds being held will be made available for withdrawal according to the following schedule:

- \$[Amount] will be available on [Date].
- The remaining balance of \$[Amount] will be available on [Date].

**Reason for Delay:**

We are delaying the availability of these funds because: [Insert Reason, e.g., Large Deposit, Frequent Overdrafts, Re-deposited Check, or Emergency Conditions].

Please note that this delay does not affect your ability to use funds that were already available in your account prior to this deposit. If you have any questions regarding this hold, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Signature]  
[Name of Bank Representative]  
[Title]