

[Bank Name]
[Department Name]
[Address]
[City, State, Zip Code]

[Date]

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

Subject: Important Notice Regarding Your Recent Deposit

Dear [Customer Name],

We are writing to inform you that a hold has been placed on the following check deposited into your account ending in [Last 4 Digits of Account Number] on [Date of Deposit]:

- Check Number: [Check Number]
- Check Amount: \$[Amount]
- Issuer: [Issuer Name]

This hold has been applied because we have reason to believe the check may not be paid due to suspected irregular activity or potential fraud. As a result, the funds will not be available for withdrawal until [Date of Availability].

During this period, we are conducting a standard verification process to ensure the validity of the item. This action is taken in accordance with federal regulations and our account agreement to protect both you and the financial institution.

If the check is cleared by the issuing bank before the date listed above, the funds will be released to your account immediately. If the check is returned unpaid, we will notify you, and the amount will be deducted from your account balance.

If you have any questions or have documentation that confirms the validity of this check, please contact our Fraud Prevention Department at [Phone Number] during the hours of [Hours of Operation].

Sincerely,

[Name/Signature]
[Title]
[Bank Name]