

**URGENT: LEGAL WARNING NOTICE**

**Date:** [Insert Date]

**To:** [Recipient Name/Entity Name]

**Account Number:** [Insert Account Number, if applicable]

**Address:** [Insert Recipient Address]

**RE: NOTICE OF POTENTIAL VIOLATION REGARDING TRANSACTION  
STRUCTURING**

Dear [Recipient Name],

This formal notice is issued to advise you of potential violations concerning the "structuring" of financial transactions. Under federal law (31 U.S.C. § 5324), it is illegal to structure transactions for the purpose of evading financial reporting requirements.

Structuring occurs when an individual or entity conducts multiple currency transactions, each below the legal reporting threshold (e.g., \$10,000), with the specific intent to prevent a financial institution from filing a Currency Transaction Report (CTR) or other required regulatory documentation.

A review of your recent account activity has identified the following pattern of transactions:

- [Date/Time]: [Amount]
- [Date/Time]: [Amount]
- [Date/Time]: [Amount]

Please be advised that structuring is a criminal offense that carries significant penalties, including:

- Criminal prosecution and imprisonment;
- Substantial monetary fines;
- Civil or criminal forfeiture of the funds involved.

You are hereby formally requested to immediately cease any activity that may be construed as structuring. Continued patterns of this nature will result in further action, which may include the termination of your business relationship with [Organization Name] and the filing of a Suspicious Activity Report (SAR) with the appropriate government authorities as required by law.

If there is a legitimate, non-evasive explanation for this transaction pattern, you are encouraged to provide documentation to our compliance department immediately.

Please govern yourself accordingly.

Sincerely,

[Your Name/Signature]  
[Your Title/Department]  
[Organization Name]