

**Date:** [Insert Date]

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

**Subject: Notice of Regulatory Reporting Requirements for Large Cash Transactions**

Dear [Customer Name],

The purpose of this letter is to inform you of the federal regulatory requirements regarding the reporting of large cash transactions. Under [Insert Applicable Law/Act, e.g., The Bank Secrecy Act], financial institutions are required to file a [Insert Report Type, e.g., Currency Transaction Report (CTR)] for any cash transaction exceeding \$[Insert Threshold, e.g., 10,000] in a single business day.

This requirement applies to all cash deposits, withdrawals, exchanges of currency, or other payments or transfers by, through, or to this institution. Please note that this is a mandatory regulatory filing and is part of our standard compliance procedure.

**Information Required for Reporting:**

- Full legal name and address
- Social Security Number or Taxpayer Identification Number
- Valid government-issued photo identification
- Occupation or type of business

We are also required by law to monitor for "structuring," which occurs when multiple transactions are conducted at or below the reporting threshold for the purpose of evading these reporting requirements. Structuring is a violation of federal law.

This notice is for informational purposes only. No action is required on your part unless requested by our staff during your transaction. We value your business and appreciate your cooperation in helping us maintain compliance with federal regulations.

If you have any questions regarding this policy, please contact [Insert Department/Contact Name] at [Insert Phone Number].

Sincerely,

[Sender Name/Signature]  
[Title]  
[Institution Name]