

Date: [Insert Date]

To: [Account Holder Name]

Account Number: [Insert Account Number (Partial)]

Subject: WARNING - NOTICE OF POTENTIAL FRAUDULENT CHECK DEPOSIT

Dear [Account Holder Name],

This letter serves as a formal warning regarding a recent check deposit made into your account on [Date of Deposit] in the amount of \$[Amount].

Our internal security systems and verification processes have identified this transaction as potentially fraudulent. Specifically, we have noted the following irregularities:

- [Detail 1: e.g., Inconsistent signature]
- [Detail 2: e.g., Non-existent issuing account]
- [Detail 3: e.g., Altered check details]

Please be advised that depositing checks known to be fraudulent is a violation of your Account Agreement and may be subject to criminal prosecution. As a result of this activity, the following actions have been taken:

- A temporary hold has been placed on the funds in question.
- Your account is currently under review for potential closure.
- The incident may be reported to relevant regulatory and law enforcement agencies.

If you believe this check is legitimate or if you have information regarding the source of this check, you must contact our Fraud Department immediately at [Phone Number] or visit your local branch.

Failure to provide a valid explanation or continued attempts to deposit suspicious items will result in the immediate termination of your banking relationship with [Financial Institution Name].

Sincerely,

[Your Name/Department]

[Financial Institution Name]

[Contact Information]