Date: [Insert Date]

To: [Account Holder Name]
Account Number: [Insert Account Number]

Subject: Official Warning: Notice of Irregular Account Activity

Dear [Account Holder Name],

This letter serves as a formal warning regarding recent activity observed on your account. Our automated monitoring systems have flagged a pattern of rapid, sequential transfers occurring on [Insert Date(s)].

Specifically, we have noted multiple high-frequency outbound transfers executed in short succession. This type of activity is often associated with "layering" or unauthorized account access and is a violation of our Electronic Banking Terms and Conditions, specifically Section [Insert Section Number].

Required Actions:

- Immediately cease any automated or manual rapid-transfer sequences.
- Review your recent transaction history for any unauthorized activity.
- Update your account security credentials if you believe your account has been compromised.

Please be advised that your account is currently under review. Continued patterns of rapid sequential transfers may result in the temporary suspension of your online banking privileges or the permanent closure of your account.

If there is a legitimate business or personal reason for this transaction pattern, please contact our Compliance Department at [Insert Phone Number] or [Insert Email Address] within [Number] business days to provide an explanation.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name/Department Name]
[Institution Name]