

Date: [Insert Date]

To: [Recipient Name/Account Holder Name]

Account Number: [Insert Account Number]

Subject: Formal Warning Regarding High-Velocity Fund Movements

Dear [Recipient Name],

We are writing to formally notify you regarding recent activity observed on your account. Our automated monitoring systems have identified a pattern of high-velocity fund movements. Specifically, we have noted a high frequency of large-sum deposits immediately followed by rapid outbound transfers.

While we respect your right to conduct financial transactions, the speed and volume of these movements are inconsistent with standard personal/business banking profiles and may trigger enhanced due diligence under regulatory compliance requirements.

What you need to do:

- Ensure all future transactions are supported by legitimate underlying documentation (such as invoices, contracts, or proof of source of funds).
- Review your current transaction patterns to ensure they align with the stated purpose of your account.
- Be prepared to provide further information or clarification upon request by our Compliance Department.

Please be advised that continued high-velocity activity without sufficient economic justification may lead to a temporary restriction of your digital banking access or the permanent closure of your account.

If you believe this activity is a result of a specific business cycle or a one-time event, please contact us at [Phone Number] or [Email Address] to provide an explanation.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Name/Department Name]

[Organization Name]

[Contact Information]