Date: [Insert Date]

To: [Customer Name]
Address: [Customer Address]
Account Number: [Insert Account Number]

Subject: WARNING REGARDING STRUCTURED CASH DEPOSIT ACTIVITY

Dear [Customer Name],

This letter serves as a formal warning regarding recent cash deposit activity observed on your account. Our monitoring systems have identified a pattern of multiple cash deposits made in increments shortly below the legal reporting threshold of $10,000.

Under federal law and the Bank Secrecy Act (BSA), financial institutions are required to report individual cash transactions exceeding $10,000. "Structuring" occurs when an individual breaks down a large sum of cash into smaller deposits for the specific purpose of avoiding these reporting requirements. Please be advised that structuring is a violation of federal law, regardless of the source of the funds.

We value your business; however, [Bank Name] must comply with all regulatory requirements. We request that you ensure all future transactions are conducted in a manner that complies with federal reporting regulations.

Continued activity of this nature may result in the following actions:

- Mandatory filing of Suspicious Activity Reports (SAR) with government authorities.
- Restriction of banking privileges.
- Permanent closure of your account(s).

If you have questions regarding this notice or need to provide documentation explaining the nature of these deposits, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Authorized Signature]
[Printed Name/Title]
[Compliance/Risk Department Name]
[Bank Name]