

[Date]

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

**Subject: Important Notice Regarding Your Account Activity**

Dear [Customer Name],

As part of our standard regulatory obligations, [Financial Institution Name] routinely monitors account transactions to ensure compliance with federal anti-money laundering laws and reporting requirements.

During a recent review of your account [Account Number], we observed a pattern of multiple cash transactions conducted in amounts just below the legal reporting threshold of \$10,000. Specifically, we noted the following activity: [Insert Brief Description of Dates/Amounts].

We are writing to inform you that under the Bank Secrecy Act, financial institutions are required to report individual cash transactions exceeding \$10,000. Furthermore, "structuring"-which involves breaking up a large cash transaction into multiple smaller deposits or withdrawals to avoid these reporting requirements-is a violation of federal law, regardless of the source of the funds.

This letter serves as a formal warning. We ask that you ensure all future transactions are conducted in full compliance with these regulations. Please be aware that continued patterns of suspicious activity may result in the restriction or permanent closure of your accounts with [Financial Institution Name].

If you have questions regarding our reporting obligations or believe this activity was conducted in error, please contact our Compliance Department at [Phone Number] or [Email Address].

Thank you for your immediate attention to this matter.

Sincerely,

[Name/Signature]  
Compliance Officer  
[Financial Institution Name]