

Date: [Insert Date]

Account Holder Name: [Insert Name]

Account Number: [Insert Account Number]

Subject: Formal Warning: Notice of Irregular Account Activity

Dear [Insert Name],

This letter serves as a formal notification regarding recent activity observed on your account. Our compliance monitoring systems have identified patterns consistent with **Rapid Fund Movement** and **Pass-Through Activity**.

Specifically, we have noted instances where funds are deposited into your account and almost immediately transferred out to third parties or other institutions. Such activity is often characterized by:

- Frequent, high-velocity incoming and outgoing transfers.
- Low average daily balances despite high total transaction volumes.
- Lack of clear personal or business economic purpose for the circular flow of funds.

Please be advised that these transaction patterns are inconsistent with the intended use of this account and may violate our Terms and Conditions, as well as anti-money laundering regulatory guidelines.

Required Action:

We request that you review your account usage immediately. You may be contacted by our Compliance Department to provide supporting documentation or a valid explanation for these transactions. Failure to provide a satisfactory explanation or continued use of the account for pass-through activity may result in:

- Temporary suspension of electronic transfer capabilities.
- Restriction of account features.
- Permanent closure of your account relationship with [Insert Bank/Institution Name].

If you have any questions regarding this notice, please contact our Compliance Team at [Insert Phone Number] or visit your local branch.

Sincerely,

[Insert Name/Department]

[Insert Institution Name]