

[Bank Name]  
[Branch Address]  
[City, State, Zip Code]

[Date]

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

**RE: Notice Regarding Large Cash Transaction Reporting Requirements**

Dear [Customer Name],

Our records indicate that you have recently conducted multiple cash transactions with [Bank Name]. We are writing to provide you with important information regarding federal regulations that govern cash deposits.

Under the Bank Secrecy Act (BSA), financial institutions are required to file a Currency Transaction Report (CTR) for any cash transaction exceeding \$10,000 in a single business day. This includes multiple smaller deposits made on the same day that total more than \$10,000.

Furthermore, federal law prohibits "structuring." Structuring occurs when an individual intentionally breaks up a large cash transaction into several smaller transactions (each under \$10,000) specifically to evade the filing of a CTR. Structuring is a violation of federal law, regardless of the source of the funds or the purpose of the transaction.

As a regulated financial institution, [Bank Name] is required to monitor for such activity and report suspicious transaction patterns to the Financial Crimes Enforcement Network (FinCEN).

This letter is intended for informational purposes to ensure you are aware of these regulatory requirements. We value your business and wish to help you maintain your account in good standing.

If you have any questions regarding these regulations, please feel free to contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Title]  
[Compliance Department/Branch Management]  
[Bank Name]