

Date: [Insert Date]

Account Holder Name: [Insert Name]

Account Number: [Insert Account Number]

Address: [Insert Address]

Subject: COMPLIANCE NOTICE: Large Cash Deposit Notification and Regulatory Requirements

Dear [Insert Customer Name],

This letter serves as a formal notice regarding recent cash activity on your account. On [Insert Date], a cash deposit in the amount of [Insert Amount] was processed.

Under Anti-Money Laundering (AML) regulations and the Bank Secrecy Act (BSA), our institution is required to monitor and report large cash transactions. Specifically, any cash transaction exceeding \$10,000 must be reported to federal authorities via a Currency Transaction Report (CTR).

Important Warning Regarding "Structuring"

Please be advised that "structuring" is a federal offense. Structuring occurs when an individual deliberately breaks up a large cash transaction into multiple smaller deposits (e.g., several deposits of \$9,000) specifically to avoid the \$10,000 reporting threshold. This practice is illegal regardless of the source of the funds.

Action Required

To ensure your account remains in good standing, we may require additional documentation regarding the source of these funds. Please be prepared to provide:

- Proof of income or business receipts.
- Invoices or sales contracts.
- Documentation explaining the nature of the cash accumulation.

Failure to comply with regulatory inquiries or continued patterns of suspicious cash activity may result in the restriction or permanent closure of your account.

If you have any questions regarding these requirements, please contact our Compliance Department at [Insert Phone Number].

Sincerely,

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