

Date: [Insert Date]

Reference Number: [Insert Case Number]

To: [Account Holder Name]
[Account Holder Address]
[City, State, Zip Code]

Subject: REGULATORY WARNING - Unsubstantiated Cash Deposits

Dear [Account Holder Name],

This letter serves as a formal warning regarding recent activity on your account ending in [Last 4 Digits of Account]. Our compliance department has identified a series of cash deposits that lack sufficient documentation to verify the source of funds.

Details of Activity:

- **Date Range:** [Insert Start Date] to [Insert End Date]
- **Total Amount:** [Insert Total Amount]
- **Number of Transactions:** [Insert Number]

Under [Insert Relevant Regulation, e.g., Anti-Money Laundering (AML) Laws], financial institutions are required to monitor and document the origin of large or frequent cash deposits. To date, you have failed to provide adequate evidence to substantiate the legitimacy of these funds.

Required Action:

You are required to submit the following documentation by [Insert Deadline Date]:

- Proof of income (e.g., pay stubs, tax returns).
- Invoices or receipts for business-related deposits.
- Bank statements from originating institutions (if applicable).
- A written explanation detailing the source of the cash.

Consequences of Non-Compliance:

Failure to provide the requested information or further instances of unsubstantiated deposits may result in:

- Immediate restriction of account privileges.
- Closure of all accounts held with this institution.
- Reporting of this activity to relevant regulatory and law enforcement authorities.

Please contact our Compliance Department at [Insert Phone Number] or [Insert Email Address] to provide the required information or if you have any questions.

Sincerely,

[Your Name/Signature]
[Your Title]
[Organization Name]
[Compliance Department]