

Date: [Insert Date]

To: [Employee Name]

Employee ID: [Insert ID]

Position: Bank Teller

Subject: FORMAL WARNING - Failure to Report Suspicious Cash Transactions

Dear [Employee Name],

This letter serves as a formal warning regarding your failure to adhere to the bank's Anti-Money Laundering (AML) and "Know Your Customer" (KYC) policies. It has been brought to our attention that on [Date], you processed a cash transaction involving [Amount] which met the criteria for a suspicious activity report, yet you failed to flag it or notify your supervisor.

As a Bank Teller, it is your primary responsibility to identify and report transactions that appear unusual, structured, or exceed legal reporting thresholds. Ignoring these protocols places the institution at significant legal and regulatory risk.

Required Actions:

1. Immediately review the bank's Internal Security and Compliance Manual.
2. Complete the mandatory Retraining Module on Suspicious Activity Reporting (SAR) by [Deadline Date].
3. Ensure all future transactions strictly follow verification and reporting guidelines.

Please be advised that further instances of non-compliance may lead to more severe disciplinary action, including termination of employment.

A copy of this letter will be placed in your permanent personnel file.

Sincerely,

[Manager Name]

[Title]

[Branch Name]

Employee Acknowledgment:

I acknowledge that I have received this warning and understand the expectations set forth.

Signature: _____ Date: _____