

**Date:** [Insert Date]

**To:** [Employee Name]

**From:** [Manager/HR Name]

**Subject:** Formal Disciplinary Action - Unauthorized Account Access

Dear [Employee Name],

This letter serves as a formal disciplinary warning regarding your recent conduct. It has come to our attention that on [Date], you used your teller credentials to access the personal financial accounts of a family member.

Internal audits confirm that you accessed the following account(s): [List Account Numbers or Types].

This action is a direct violation of our company's Code of Conduct and Privacy Policy, which strictly prohibits employees from accessing, viewing, or performing transactions on their own accounts or those of family members and associates. Such actions represent a conflict of interest and a breach of bank security protocols.

As a result of this violation, the following disciplinary action is being taken: [Insert Action, e.g., Written Warning / Suspension].

Please be advised that any further violations of company policy or additional instances of unauthorized account access will result in further disciplinary action, up to and including immediate termination of your employment.

By signing below, you acknowledge that you have received this letter and understand the seriousness of the violation.

**Employee Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Manager Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_