

**Date:** [Insert Date]

**To:** [Employee Name]

**Employee ID:** [Insert ID]

**Department:** [Insert Department]

**Subject: OFFICIAL WARNING LETTER FOR MISAPPROPRIATION OF FUNDS**

Dear [Employee Name],

This letter serves as an official formal warning regarding the discovery of financial irregularities and the misappropriation of bank funds linked to your professional conduct. Following an internal investigation conducted on [Insert Date], it has been determined that you have engaged in the following unauthorized activities:

- [Description of specific incident 1]
- [Description of specific incident 2]
- [Amount of funds involved and dates]

Your actions constitute a severe violation of the Bank's Code of Ethics, the Employee Handbook, and the fiduciary duty you owe to this institution and its clients. Misappropriation of funds is considered gross misconduct and a breach of the trust essential to your position.

**Immediate Requirements:**

- You are required to provide a written explanation for these discrepancies by [Insert Deadline Date/Time].
- You must immediately cease all access to [Specific Systems/Accounts] until further notice.
- You are required to cooperate fully with the ongoing Audit/Security Department investigation.

Please be advised that this is a serious matter. Failure to provide a satisfactory explanation or any further instance of financial impropriety will result in immediate termination of employment and potential legal action, including reporting to law enforcement authorities and regulatory bodies.

A copy of this warning will be placed in your permanent personnel file. Please sign below to acknowledge receipt of this letter.

Sincerely,

[Your Name]

[Your Title]

[Bank Name]

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**Employee Acknowledgment:**

I acknowledge that I have received this warning letter and understand the severity of the allegations made against me.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_