

Date: [Insert Date]

Customer Name: [Insert Customer Name]

Address: [Insert Address]

Account Number: [Insert Account Number]

Subject: IMPORTANT: Formal Warning Regarding Account Activity

Dear [Insert Customer Name],

We are writing to notify you of a recent review conducted by our Compliance Department regarding the transaction patterns on your account. Our monitoring systems have identified a series of cash deposits or withdrawals that appear to be structured to remain below regulatory reporting thresholds.

Please be advised that "structuring"-the practice of conducting multiple transactions in smaller amounts for the purpose of evading legal reporting requirements-is a violation of federal law and our bank's internal policies.

Action Required:

We request that you immediately cease this activity. We also ask that you provide a valid business or personal justification for these specific transaction patterns by [Insert Deadline Date]. Failure to provide a satisfactory explanation or continued use of this transaction pattern will result in the immediate closure of your account(s) and the termination of our banking relationship.

We value your business and wish to ensure your account remains in good standing. If you have any documentation to support these transactions, please submit it to your local branch or upload it via our secure portal.

If you have any questions regarding this notice, please contact our Compliance Team at [Insert Phone Number].

Sincerely,

[Insert Name/Department]

[Insert Bank Name]