Date: [Insert Date]

Account Holder Name: [Insert Name]

Account Number: [Insert Account Number]

Subject: Important Notice Regarding Your Account Activity

Dear [Customer Name],

We are writing to you following a routine review of the transactions on your account. Our monitoring systems have identified a pattern of multiple cash transactions conducted at levels just below regulatory reporting thresholds.

Please be advised that under anti-money laundering regulations and our internal compliance policies, the deliberate "structuring" of transactions to avoid reporting requirements is strictly prohibited. We are required to maintain accurate records and report certain types of financial activity to the relevant authorities.

Potential Impact on Your Account
This letter serves as a formal warning. Continued activity of this nature may result in the following actions:

- Temporary restriction of your banking privileges.
- Review and potential closure of all accounts held with this institution.
- Mandatory reporting to financial regulatory bodies.

Next Steps
We value your business and wish to ensure your account remains in good standing. We request that you ensure all future transactions comply with standard banking procedures. If there is a specific business or personal reason for this pattern of activity, please provide supporting documentation to your local branch or upload it via our secure portal.

If you have any questions regarding this notice, please contact our Compliance Department at [Phone Number] or visit your nearest branch.

Sincerely,

[Sender Name/Department Name]
[Financial Institution Name]