Date: [Insert Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Important Notice Regarding Cash Transaction Patterns

Dear [Customer Name],

As a financial institution, [Bank/Institution Name] is required to monitor account activity to ensure compliance with Anti-Money Laundering (AML) laws and government regulations, including the Bank Secrecy Act.

Our records indicate a pattern of cash deposits or withdrawals on your account [Account Number] that may be viewed as "structuring." Structuring occurs when an individual intentionally breaks up a large cash transaction into multiple smaller amounts to avoid the $10,000 federal reporting threshold.

We are writing to inform you that federal law requires financial institutions to file a Currency Transaction Report (CTR) for any cash transaction exceeding $10,000. Please be advised that it is a violation of federal law to purposefully format transactions to evade these reporting requirements, regardless of the source of the funds.

We value your business and wish to help you maintain your account in good standing. To help us better understand your recent activity, we request that you provide a brief explanation or documentation regarding the purpose of these cash transactions by [Insert Date].

Failure to comply with regulatory guidelines may result in further action, including the restriction or closure of your account.

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

Sincerely,

[Name/Signature]
[Title]
[Bank/Institution Name]