[Date]

[Business Name]
[Owner Name]
[Business Address]
[City, State, Zip Code]

RE: URGENT - NOTICE REGARDING CASH TRANSACTION ACTIVITY

Dear [Customer Name/Business Owner],

We are writing to you regarding recent cash transaction activity on your business account ending in [Last 4 Digits of Account Number].

Our regular monitoring has identified a pattern of multiple cash deposits or withdrawals conducted in amounts just below the $10,000.00 federal reporting threshold. This practice is commonly referred to as "structuring."

Please be advised that under the Bank Secrecy Act and federal law (31 U.S.C. $ 5324), it is illegal to conduct transactions in a specific pattern for the purpose of evading government reporting requirements. Financial institutions are required by law to monitor and report suspicious activity, and the intentional breaking up of transactions to avoid a Currency Transaction Report (CTR) is a serious violation.

We value your business and wish to ensure your account remains in good standing. However, we must request that you immediately cease any activity that may be perceived as structuring. If your business requires large cash transactions, please conduct them in their full amount in a single visit so that we may file the necessary regulatory documentation on your behalf.

Please be aware that continued patterns of this nature may result in the restriction or permanent closure of your business accounts with [Name of Bank].

If you have questions regarding this notice or would like to discuss your business's cash handling needs, please contact your account manager at [Phone Number].

Sincerely,

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