Date: [Insert Date]

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

Subject: Inquiry Regarding Recent Cash Transaction Activity

Dear [Customer Name],

As part of [Financial Institution Name]'s commitment to maintaining regulatory compliance and ensuring the security of our banking network, we periodically review account activity to ensure it aligns with established banking regulations and documentation requirements.

During a recent review of your account(s) ending in [Last 4 Digits of Account Number], we noted a series of cash deposits/withdrawals totaling [Insert Amount] conducted between [Start Date] and [End Date]. These transactions appear to consist of multiple cash increments just below the mandatory federal reporting threshold.

To help us better understand the nature of this activity and fulfill our regulatory obligations, please provide the following information:

- The primary source of the cash being deposited or the intended purpose of the cash withdrawals.
- An explanation for the frequency and specific amounts of these transactions.
- Any supporting documentation (e.g., invoices, business receipts, or sales logs) related to these cash movements.

We request that you provide a response by [Insert Deadline Date]. You may submit your explanation via [Email Address], or by visiting your local branch to speak with a representative.

Please be advised that financial institutions are required by law to monitor for "structuring," which is the practice of conducting currency transactions in patterns calculated to avoid federal reporting requirements. Failure to provide the requested information or continued patterns of unexplained cash activity may result in restrictions on your account or the termination of our banking relationship.

Thank you for your prompt attention to this matter and for your cooperation.

Sincerely,

[Your Name/Department]
Compliance and Anti-Money Laundering (AML) Department
[Financial Institution Name]