[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Date]

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

Subject: Important Information Regarding Cash Transaction Requirements

Dear [Customer Name],

We are writing to provide you with important information regarding federal regulations that govern cash transactions. As part of our commitment to regulatory compliance and account security, we wish to ensure our customers are aware of requirements set by the Bank Secrecy Act (BSA).

Financial institutions are required by law to file a Currency Transaction Report (CTR) for any single cash transaction (deposit or withdrawal) exceeding $10,000. Additionally, federal law prohibits "structuring." Structuring occurs when an individual breaks up a large cash transaction into multiple smaller transactions-conducted over one or more days-specifically to avoid the $10,000 reporting threshold.

Please be advised that:

- Structuring is a violation of federal law, regardless of the source of the funds or the intended use of the money.
- Banks are required to monitor for patterns of frequent cash withdrawals that appear intended to circumvent reporting requirements.
- Financial institutions must report suspicious activity to the Financial Crimes Enforcement Network (FinCEN).

This letter is for educational purposes to help you understand the regulations that all banks must follow. We value your business and want to help you manage your accounts in full compliance with these standards.

If you have questions regarding this notification or need assistance with alternative payment methods such as wire transfers or cashier's checks, please contact your local branch manager at [Phone Number].

Sincerely,

[Name/Department]
[Bank Name]