Strictly Confidential

Date: [Insert Date]

To: [Customer Name]
Address: [Customer Address]
Account Number: [Insert Account Number]

Subject: FINAL WARNING: Notice of Pattern of Cash Structuring

Dear [Customer Name],

We are writing to follow up on our previous communications dated [Date of First Warning] and [Date of Second Warning] regarding the nature of your recent cash transactions. Our internal compliance monitoring system continues to identify a pattern of cash deposits or withdrawals that appear to be structured to avoid regulatory reporting requirements.

As previously explained, "structuring" involves breaking up a single large cash transaction into multiple smaller transactions (often just under the $10,000 legal reporting threshold) for the purpose of evading the filing of a Currency Transaction Report (CTR). Please be advised that structuring is a violation of federal law and bank policy.

This letter serves as your **Final Warning**. Despite our prior notifications, the following activity was recently noted:

- [Date]: [Amount]
- [Date]: [Amount]
- [Date]: [Amount]

Please be informed that any further instances of suspected structuring or failure to provide requested documentation regarding the source of funds will result in the immediate termination of your banking relationship with [Bank Name]. This may include the closing of all associated accounts and the restriction of future services.

We value your business, but we must operate within the legal frameworks mandated by financial regulators. If you have any questions or if there is a legitimate business reason for this transaction pattern that has not yet been disclosed, please contact us immediately at [Phone Number].

Sincerely,

[Your Name/Department]
[Title]
[Bank Name]