[Company Name]
[Department/Compliance Office]
[Address Line 1]
[City, State, Zip Code]
[Date]

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

**RE: IMPORTANT NOTICE REGARDING YOUR CASH TRANSACTIONS**

Dear [Customer Name],

We are writing to provide you with important information regarding federal regulations and bank policies concerning cash transactions. As a financial institution, we are required to monitor account activity and ensure compliance with the Bank Secrecy Act and Anti-Money Laundering laws.

Our records indicate a pattern of multiple cash deposits or withdrawals involving your account(s) that fall just below the $10,000.00 federal reporting threshold. We wish to inform you that "structuring" transactions to avoid the filing of a Currency Transaction Report (CTR) is a violation of federal law.

**Key Points to Remember:**

- Financial institutions must report all cash transactions exceeding $10,000.00 to the government.
- It is illegal to break up a single large transaction into smaller amounts for the purpose of evading this reporting requirement.
- This law applies regardless of the source of the funds or the intended use of the money.

This letter serves as a formal notification to help you understand these requirements and to ensure your future transactions are conducted in accordance with federal regulations. We value your business and encourage you to speak with a branch manager if you have questions regarding how large cash transactions are processed.

Please note that continued patterns of suspicious cash activity may result in the restriction or closure of your accounts.

Sincerely,

[Signature]
[Name of Compliance Officer/Manager]
[Title]
[Institution Name]