

Date: [Insert Date]

To: [Account Holder Name]

Address: [Insert Address]

Account Number: [Insert Last 4 Digits of Account Number]

Subject: IMPORTANT NOTICE: Notification Regarding Cash Transaction Patterns

Dear [Customer Name],

We are writing to you as part of our routine monitoring of account activity. During a recent review of your personal account, we identified a pattern of cash deposits or withdrawals that may be inconsistent with standard banking practices.

Specifically, our records indicate multiple cash transactions occurring on consecutive days or within short periods that fall just below federal reporting thresholds. This pattern is commonly referred to as "structuring."

We wish to inform you that under 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. This applies regardless of the source of the funds or the intended use of the cash.

What you need to do:

We ask that you ensure your future transaction activity aligns with your stated account purpose. If you have a specific need for frequent cash transactions, please visit your local branch so we may better understand your banking needs and ensure your account is properly documented.

Please be advised that continued patterns of this nature may result in the restriction or permanent closure of your account relationship with [Name of Bank].

If you have any questions regarding this notice, please contact our Compliance Department at [Phone Number] between the hours of [Operating Hours].

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Bank/Department]

[Contact Information]