Date: [Insert Date]

To: [Customer Name]

Account Number: [Insert Account Number]

Subject: Official Warning Regarding Currency Transaction Reporting Requirements

Dear [Customer Name],

This letter serves as a formal warning regarding recent cash transaction activity on your account. Our compliance monitoring system has identified a pattern of transactions that appear to be structured to evade mandatory Currency Transaction Reports (CTR).

Under federal law and the Bank Secrecy Act (BSA), financial institutions are required to file a CTR for any cash transaction (deposits or withdrawals) exceeding $10,000. It is a violation of federal law to "structure" transactions-breaking a large amount of cash into multiple smaller transactions over one or more days-specifically to avoid this reporting threshold.

The following activity has been noted as concerning:

- **Date(s):** [Insert Dates]
- **Transaction Amounts:** [Insert Amounts]
- **Reason:** Multiple cash transactions conducted just below the $10,000 threshold.

We value your business; however, we are required to adhere to all regulatory guidelines. Please be advised that continued patterns of this nature may result in the following actions:

- The filing of a Suspicious Activity Report (SAR) with government authorities.
- Restriction of cash services on your account.
- Closure of your account relationship with [Insert Bank Name].

We encourage you to conduct your transactions in full amounts as needed. If you have questions regarding these regulations, please contact us at [Insert Phone Number].

Sincerely,

[Name of Officer]
[Title]
[Compliance/Risk Department]
[Insert Bank Name]