

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: IMPORTANT: Formal Warning Regarding Account Activity - [Account Number]

Dear [Customer Name],

We are writing to notify you that a recent review of your personal banking account ends in [Last 4 Digits] has identified activity that appears to be business-related. Specifically, we have noted multiple deposits and transactions consistent with commercial operations.

Per the terms of your Personal Deposit Account Agreement, personal accounts are intended solely for personal, family, or household purposes. Using a personal account to conduct business transactions is a violation of our banking policies.

Required Action:

- Immediately cease all business-related deposits and payments through this account.
- If you require banking services for a business, please contact us to discuss opening a dedicated Business Checking Account.

Please be advised that continued use of this personal account for business purposes may result in the restriction or permanent closure of your account without further notice.

If you believe this assessment is in error, or if you would like assistance in transitioning to a business account, please visit your local branch or call our customer service department at [Phone Number].

Thank you for your immediate attention to this matter.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]