

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Formal Warning regarding Commercial Activity on Personal Account

Dear [Customer Name],

Account Number: [Account Number ending in XXXX]

We are writing to you following a recent review of the activity on your personal checking account. Our records indicate a high volume of transactions that appear to be commercial or business-related in nature.

Please be advised that per the terms and conditions of your Account Agreement, personal checking accounts are intended strictly for personal, family, or household purposes. Using a personal account for business operations, including but not limited to frequent professional service payments, bulk inventory purchases, or high-volume business deposits, is a violation of our policy.

Action Required:

- Immediately cease all business-related transactions on this personal account.
- If you require an account for commercial purposes, please contact us to discuss opening a dedicated Business Checking Account.

Failure to comply with these terms or continued commercial activity may result in the restriction or permanent closure of your account.

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

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]

[Bank/Institution Name]