

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Account Closure - Persistent Regulation D Violations

Dear [Customer Name],

We are writing to inform you that [Financial Institution Name] has decided to close your [Account Type] ending in [Last 4 Digits of Account Number], effective [Closure Date].

This decision follows our previous notifications regarding Federal Regulation D. As previously communicated, this regulation limits certain types of withdrawals and transfers from savings and money market accounts to six (6) per monthly statement cycle. Our records indicate that your account has consistently exceeded these limits despite prior warnings.

Important Information Regarding Your Closure:

- **Final Balance:** A check for the remaining balance in your account, minus any outstanding fees or pending transactions, will be mailed to your address on file within [Number] business days after the closure date.
- **Automated Transactions:** Please ensure all direct deposits, automatic payments, and recurring transfers linked to this account are redirected to another financial institution immediately to avoid returned item fees.
- **Debit Cards/Checks:** Please discontinue the use of any checks or debit cards associated with this account and destroy them securely.

If you have any questions regarding this notice or need assistance with the transition, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Representative Name/Department]

[Financial Institution Name]