[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Important Reminder Regarding Federal Regulation D Limits

Dear [Customer Name],

We are writing to provide a reminder regarding Federal Regulation D, a federal government regulation that limits certain types of withdrawals and transfers from savings and money market accounts.

Under these regulations, you are permitted up to six (6) "convenient" transfers or withdrawals per monthly statement cycle. These include:

- Online and mobile banking transfers
- Telephone transfers (including automated systems)
- Pre-authorized or automatic transfers (such as bill payments)
- Checks, drafts, or debit card transactions

Transactions made in person at a branch office or through an ATM do not count toward this limit.

What happens if you exceed the limit?
If an account consistently exceeds the six-transaction limit, federal law requires us to take action. This may include charging an excessive transaction fee, closing the account, or converting it into a checking account that does not have these restrictions.

We encourage you to monitor your monthly transactions to ensure you remain within these guidelines. If you frequently need to make more than six transfers per month, we would be happy to discuss our checking account options with you.

If you have any questions regarding this policy, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank/Organization Name]
[Customer Service Department]