

Current Date: [Insert Date]

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

Subject: Important Notice Regarding Your Savings Account Withdrawals

Dear [Customer Name],

This is a courtesy notification regarding your savings account ending in [Last 4 Digits of Account Number]. We have noticed that your account activity for the statement cycle ending [Date] has exceeded the federal limit on certain types of withdrawals and transfers.

Federal regulations currently limit these transactions to a maximum of six (6) per monthly statement cycle. These transactions include:

- Online banking transfers to other accounts
- Telephone transfers or requests
- Pre-authorized or automatic transfers (such as bill payments)
- Checks, drafts, or debit card purchases

While there is no immediate action required from you, please be aware that continued excess activity may result in a transaction fee of \$[Amount] per occurrence or the conversion of your savings account to a checking account.

Withdrawals made in person at a branch or via an ATM do not count toward this limit and remain unlimited.

We value your business and want to help you avoid future fees. If you find that you frequently need to make more than six transfers per month, we would be happy to discuss alternative account options that better fit your needs.

If you have any questions, please visit your local branch or call us at [Phone Number].

Sincerely,

[Bank Name]
[Department/Representative Name]
[Contact Information]