

Date: [Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: IMPORTANT: Notice Regarding Transaction Limits on Your Savings Account

Dear [Customer Name],

We are writing to notify you of recent activity on your savings account ending in [Last 4 Digits of Account Number].

Under Federal Reserve Regulation D, certain types of withdrawals and transfers from savings accounts are limited to a total of six (6) per monthly statement cycle. These limited transactions include:

- Online and mobile banking transfers
- Telephone transfers
- Overdraft protection transfers
- Pre-authorized or automatic transfers (including ACH)
- Checks, drafts, or debit card transactions

Our records indicate that during the statement cycle ending [Date], you exceeded this limit. This letter serves as an initial warning regarding these transaction restrictions.

Please note that continued violations of Regulation D may result in the following actions:

- Charging of "Excessive Transaction" fees for each item over the limit.
- Automatic conversion of your savings account to a checking account.
- Closure of the account.

We encourage you to monitor your transfer activity to ensure it remains within federal guidelines. If you require an account that allows more frequent monthly transactions, we would be happy to discuss our checking account options with you.

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

Sincerely,

[Bank Name]

[Department/Representative Name]

[Contact Information]