

Date: [Insert Date]

To: [Account Holder Name]

Address: [Insert Address]

Account Number: [Insert Last 4 Digits of Account Number]

Subject: SECOND WARNING: Excessive Transaction Activity

Dear [Account Holder Name],

We are writing to follow up on our previous notice dated [Insert Date of First Letter] regarding the transaction activity on your savings account. Our records indicate that you have again exceeded the monthly transaction limits permitted for this account type during the statement cycle ending [Insert Date].

As previously mentioned, federal regulations and bank policy limit certain types of withdrawals and transfers from savings accounts to a maximum of [Insert Limit, e.g., six] per month. These include:

- Online transfers to other accounts
- Telephone transfers
- Automatic clearing house (ACH) payments
- Debit card transactions

This letter serves as a **second and final warning**. Please be advised that if the transaction limit is exceeded again, we may be required to:

- Convert your savings account into a checking account, which may have different fees and requirements.
- Close your account entirely.
- Apply additional "Excessive Activity" fees for each transaction over the limit.

We value your business and encourage you to monitor your monthly transfers closely. If you require an account that allows for more frequent transaction activity, please contact us to discuss our checking account options.

If you have any questions, please visit your local branch or call our customer service department at [Insert Phone Number].

Sincerely,

[Name of Bank Official]

[Title/Department]

[Bank Name]