

Date: [Insert Date]

[Recipient Name]
[Recipient Title]
[Company Name]
[Company Address]

Subject: Financial Reference for [Candidate Full Name]

To Whom It May Concern,

This letter is provided at the request of [Candidate Name], who has authorized [Financial Institution Name] to release information regarding their financial standing for the purpose of credit verification and employment screening.

We confirm that [Candidate Name] has been a client of our institution since [Month/Year]. During this period, the candidate has maintained the following accounts:

- **Account Type:** [e.g., Checking/Savings]
- **Account Status:** [e.g., Active / In Good Standing]
- **Average Balance:** [Optional: e.g., Low-to-Mid Five Figures]

Regarding credit history with our institution:

- All obligations and loan installments have been paid in a timely manner.
- There are no records of returned checks or overdrafts in the past [Number] months.
- The candidate has demonstrated a responsible approach to managing their financial commitments.

Based on our internal records, we consider [Candidate Name] to be a financially responsible individual.

Please note that this information is provided in strict confidence and is based on our records as of the date of this letter. This institution assumes no liability for any credit decisions made based on this reference.

Sincerely,

[Signature]
[Name of Bank Representative]
[Title/Position]
[Financial Institution Name]
[Contact Phone/Email]