

[Your Company Name/Banking Institution]  
[Legal Department Address]  
[City, State, Zip Code]  
[Date]

**VIA CERTIFIED MAIL**

[Recipient Name]  
[Recipient Address/Competitor Institution]  
[City, State, Zip Code]

**RE: CEASE AND DESIST - BREACH OF NON-COMPETE AGREEMENT**

Dear [Recipient Name],

It has come to our attention that your current employment or business activities with [Competitor Name] are in direct violation of the Restrictive Covenant Agreement signed by you on [Date of Agreement] during your employment with [Your Banking Institution].

Specifically, your agreement includes a Non-Compete clause that prohibits you from engaging in [specific banking activities, e.g., commercial lending, wealth management, private banking] within a [Number]-mile radius of our branches for a period of [Duration] following your departure.

Your current actions constitute a material breach of your contractual obligations. Furthermore, we have reason to believe that sensitive proprietary information, trade secrets, or client lists belonging to [Your Banking Institution] may be at risk of unauthorized use or disclosure.

**DEMAND IS HEREBY MADE THAT YOU:**

- Immediately cease and desist from all competitive activities as defined in your agreement;
- Immediately terminate your employment or affiliation with [Competitor Name];
- Confirm in writing by [Deadline Date] that you have complied with these demands;
- Return all confidential banking records, electronic data, and client files belonging to [Your Banking Institution].

Failure to comply with this notice by the date specified above will leave [Your Banking Institution] with no alternative but to initiate formal legal proceedings. This may include seeking an immediate injunction, monetary damages, and recovery of legal fees.

This letter is formal notice and is sent without prejudice to our rights and remedies, all of which are expressly reserved.

Sincerely,

[Signature]

[Printed Name]

[Title, e.g., General Counsel/Human Resources Director]

[Your Banking Institution]