

URGENT: FORMAL NOTICE AND CEASE AND DESIST ORDER

Date: [Insert Date]

TO:

[Recipient Name/Organization Name]

[Recipient Address]

[City, State, Zip Code]

RE: Unauthorized Disclosure of Proprietary Bank Credit Risk Algorithms

Dear [Recipient Name],

This letter serves as formal notice that [Financial Institution Name] ("The Bank") has become aware of your unauthorized possession, use, or public disclosure of The Bank's proprietary credit risk assessment algorithms and associated technical documentation.

The algorithms in question are highly confidential trade secrets. They constitute protected intellectual property and sensitive financial technology used to maintain the safety and soundness of The Bank's lending operations. The public disclosure of these models poses a significant threat to The Bank's competitive position and may facilitate fraudulent attempts to manipulate credit scoring systems.

DEMAND IS HEREBY MADE THAT YOU IMMEDIATELY:

- Cease and desist from any further distribution, publication, or discussion of The Bank's credit risk algorithms in any public or private forum.
- Remove and delete all instances of the proprietary code, logic, or documentation from any websites, servers, or social media platforms under your control.
- Provide written confirmation to this office within [Number] business days that all copies of the material have been destroyed and all public links have been disabled.

Failure to comply with this demand will leave The Bank with no choice but to pursue all available legal remedies, including seeking injunctive relief, recovery of damages, and legal fees under applicable trade secret and intellectual property laws.

This letter is sent without prejudice to The Bank's rights and remedies, all of which are expressly reserved.

Sincerely,

[Your Name/Signature]

[Your Title/Legal Counsel]

[Bank Name]

[Contact Phone Number]

[Contact Email Address]