

## **URGENT: FORMAL CEASE AND DESIST NOTICE**

Date: [Insert Date]

To: [Name of Individual/Organization]

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

Re: NOTICE TO CEASE AND DESIST FRAUDULENT BANKING ACTIVITIES

Dear [Name of Recipient],

This letter serves as formal notice from [Name of Financial Institution] regarding unauthorized and illegal activities associated with your actions and/or the accounts under your control. Our Internal Security and Fraud Department has identified a pattern of activity consistent with check fraud, including but not limited to:

- The creation, distribution, or negotiation of counterfeit or altered checks;
- The solicitation of third parties to provide account access for the purpose of depositing fraudulent items (Check Kiting/Muling);
- Unauthorized use of [Name of Financial Institution]'s routing and transit numbers.

**DEMAND IS HEREBY MADE** that you immediately cease and desist from all fraudulent activities, any further attempts to negotiate illicit instruments through this institution, and any solicitation of our customers.

Be advised that [Name of Financial Institution] is cooperating with local, state, and federal law enforcement agencies, including the Financial Crimes Enforcement Network (FinCEN). We have already filed, or are in the process of filing, Suspicious Activity Reports (SARs) regarding these matters.

Furthermore, all accounts associated with these activities have been flagged for immediate closure. Any attempt to access the premises of [Name of Financial Institution] or use our digital banking platforms for the purposes of facilitating fraud will be viewed as a criminal act.

Failure to comply with this notice will result in further legal action, including civil litigation for damages and referral for criminal prosecution under [Insert Applicable State/Federal Law].

Govern yourself accordingly.

Sincerely,

[Signature]

[Name of Representative]

[Title/Department]

[Name of Financial Institution]