

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Insert Date]

[Your Name/Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

To:  
[Recipient Name/Business Name]  
[Recipient Address]  
[City, State, Zip Code]

**RE: FORMAL DEMAND TO CEASE AND DESIST FRAUDULENT CHECK CASHING ACTIVITIES**

Dear [Recipient Name],

It has come to our attention that your establishment is currently engaged in the unauthorized and fraudulent cashing of checks associated with [Name of Affected Party/Account]. Specifically, the following check(s) have been identified as fraudulent or processed without legal authorization:

- Check Number: [Insert Number] | Amount: [Insert Amount] | Date: [Insert Date]
- Check Number: [Insert Number] | Amount: [Insert Amount] | Date: [Insert Date]

The cashing of these instruments constitutes a violation of state and federal financial laws, including statutes regarding forgery, bank fraud, and the Uniform Commercial Code (UCC). Our records indicate that these checks were [stolen / forged / altered / issued without authority].

**DEMAND IS HEREBY MADE** that you immediately:

1. Cease and desist from cashing any further checks associated with the aforementioned account;
2. Provide copies of all identification presented by the individual(s) who cashed the checks listed above;
3. Preserve all video surveillance footage and electronic records related to these transactions;
4. Refund the total unauthorized amount of \$[Total Amount] to the undersigned within [Number, e.g., 10] business days.

Failure to comply with this demand will leave us with no alternative but to pursue all available legal remedies, including filing a formal report with law enforcement agencies (Police/FBI),

notifying the Office of the Comptroller of the Currency (OCC), and initiating a civil lawsuit to recover damages, legal fees, and interest.

Please govern yourself accordingly. We expect a written response confirming your compliance by [Insert Deadline Date].

Sincerely,

[Signature]

[Your Printed Name]

[Title/Position, if applicable]