

**Date:** [Date]

**VIA CERTIFIED MAIL**

[Recipient Name/Financial Institution]

[Recipient Address]

[City, State, Zip Code]

**RE: CEASE AND DESIST UNAUTHORIZED MICR ENCODING**

To [Name of Contact Person or Department]:

This letter serves as a formal notice to immediately cease and desist any and all unauthorized Magnetic Ink Character Recognition (MICR) encoding related to the following account:

- **Account Holder Name:** [Your Name or Business Name]
- **Financial Institution:** [Bank Name]
- **Account Number (Partial):** [Last 4 Digits]
- **Routing Number:** [Routing Number]

It has come to my attention that your organization has been [describe activity, e.g., printing checks, altering MICR lines, or processing unauthorized drafts] utilizing the specific MICR line encoding associated with my account without express written authorization.

Unauthorized MICR encoding is a violation of banking regulations and may constitute financial fraud. This activity interferes with the secure processing of my financial transactions and compromises the integrity of my account.

**I hereby demand that you:**

1. Immediately stop all printing, encoding, and distribution of checks or drafts bearing my account information.
2. Destroy all physical and digital templates containing my MICR line data.
3. Provide written confirmation within [Number] business days that these actions have been completed.

Failure to comply with this demand will leave me no choice but to escalate this matter to the relevant regulatory authorities, including the Consumer Financial Protection Bureau (CFPB) and local law enforcement, and to pursue all available legal remedies to protect my financial interests.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]  
[Your Email Address]