

Date: [Insert Date]

To: [Employee Name]

Job Title: [Employee Title]

Department: [Department Name]

Subject: FINAL WARNING - Unauthorized Promotion of Co-Branded Mortgage Products

Dear [Employee Name],

This letter serves as a formal final warning regarding your continued unauthorized promotion of co-branded mortgage products. Despite previous [verbal/written] warnings issued on [Date of previous warning], it has been brought to our attention that you have again engaged in marketing activities that violate company policy and regulatory compliance standards.

Specifically, on [Date of incident], it was discovered that you:
[Insert brief description of the violation, e.g., distributed unapproved flyers / posted unauthorized social media content].

The unauthorized promotion of co-branded mortgage products poses significant legal, regulatory, and reputational risks to [Company Name]. Our policies strictly prohibit the distribution of any marketing materials that have not been vetted by the Legal and Compliance departments.

Required Actions:

- Immediately cease all unauthorized promotional activities related to mortgage products.
- Remove all unapproved digital content or physical materials currently in circulation.
- Complete a mandatory retraining session on Compliance and Marketing Guidelines by [Deadline Date].

Please be advised that this is a final warning. Failure to comply with these instructions or any further violation of company policy will result in further disciplinary action, up to and including the immediate termination of your employment.

A copy of this letter will be placed in your permanent personnel file.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

Employee Acknowledgment:

I acknowledge that I have received this final warning and understand the consequences of further violations.

Signature: _____ Date: _____