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URGENT NOTICE: CEASE AND DESIST

Date: [Insert Date]

To:

[Name of Recipient/Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

From:

[Your Name/Legal Department]
[Your Organization Name]
[Your Address]

RE: Unlicensed Co-Branded Banking Services and Regulatory Non-Compliance

Dear [Recipient Name/Chief Compliance Officer],

It has come to our attention that [Recipient Company Name] is currently marketing, offering, or providing co-branded banking services, including but not limited to [List specific products, e.g., debit cards, deposit accounts], under the brand name "[Insert Brand Name]".

Upon review of regulatory records, it appears that your organization is engaging in these activities without the requisite banking licenses, charters, or authorized partnership agreements required by [Insert State/Federal Law or Regulatory Body, e.g., the OCC or FDIC].

Specifically, your current operations violate the following:

- Unauthorized use of protected financial terms (e.g., "bank", "banking", "deposit").
- Failure to provide clear disclosure of the underlying partner financial institution.
- Operation of a money transmission or banking business without a valid license.

DEMAND IS HEREBY MADE that you immediately:

1. Cease and desist all marketing and solicitation of the aforementioned co-branded banking services.
2. Disable any digital platforms or applications facilitating unlicensed financial transactions.
3. Provide written confirmation to this office by [Insert Deadline Date] that these activities have been terminated.

Failure to comply with this demand may result in formal legal action, including reporting these activities to the [Insert Relevant Authority, e.g., Consumer Financial Protection Bureau] and seeking injunctive relief.

This letter is sent without prejudice to any other rights or remedies available to us under the law.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]