

VIA CERTIFIED MAIL / URGENT ELECTRONIC DELIVERY

Date: [Insert Date]

To: [Insert Name of Individual/Entity]

Address: [Insert Address, if known]

Username/Handle: [Insert Social Media Handle/URL]

RE: CEASE AND DESIST - FALSE RUMORS CONCERNING FINANCIAL SOLVENCY OF [INSERT BANK NAME]

Dear [Insert Name],

This law firm represents [Insert Bank Name] ("the Bank"). It has come to our attention that you have been publishing, sharing, or otherwise propagating false and inflammatory information via [Insert Platform, e.g., X/Twitter, Reddit, Telegram] suggesting that the Bank is insolvent or that depositors should engage in a coordinated "bank run."

Specifically, your statements on [Insert Date] regarding [Insert specific quote or summary of rumor] are demonstrably false. These statements appear intended to incite financial panic and interfere with the Bank's contractual relationships with its depositors.

Be advised that your actions may constitute:

- **Defamation/Libel:** Publishing false statements that damage the reputation and business operations of the Bank.
- **Tortious Interference:** Intentionally disrupting the business relationship between the Bank and its clients.
- **Violation of State/Federal Laws:** Many jurisdictions have specific statutes prohibiting the spreading of false rumors regarding the solvency of financial institutions.

DEMAND IS HEREBY MADE THAT YOU:

1. Immediately cease and desist from publishing any further false or misleading statements regarding the Bank's financial health or liquidity.
2. Immediately remove and delete all existing posts, comments, or videos containing these rumors from all digital platforms.
3. Issue a public retraction and correction of the false information in a manner visible to those who viewed the original posts.
4. Preserve all records, communications, and metadata related to these posts, as they may be required for future litigation.

The Bank is monitoring your online activity. Failure to comply with this demand by [Insert Deadline, e.g., 5:00 PM on Date] will result in the Bank pursuing all available legal remedies, including seeking injunctive relief and monetary damages for any loss of business or reputation caused by your actions.

This letter is sent without prejudice to the Bank's rights and claims, all of which are expressly reserved.

Governing yourself accordingly,

[Your Name/Law Firm Name]

[Title]

[Phone Number]

[Email Address]