[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: Notice of Inability to Process Stop Payment Order

Dear [Customer Name],

We are writing to inform you that we are unable to process the stop payment request you submitted on [Date of Request] regarding the following item:

- **Check Number:** [Check Number]
- **Payable To:** [Payee Name]
- **Amount:** $[Amount]
- **Purchase Date:** [Date of Purchase]

The reason for this denial is that the item is an Official Bank Check (Cashier's Check/Teller's Check). Under applicable banking regulations and the terms of your account agreement, a stop payment cannot be placed on an Official Bank Check because the funds are guaranteed by the bank at the time of issuance.

Once an Official Bank Check has been delivered to the payee, it is considered a primary obligation of the financial institution and cannot be cancelled or revoked except in cases where the original instrument has been lost, stolen, or destroyed. If your check falls into one of these categories, please contact us immediately to complete an Affidavit of Loss and a request for a replacement check or refund, which typically involves a mandatory 90-day waiting period.

If you have any further questions, please visit your local branch or contact our customer service department at [Phone Number].

Sincerely,

[Bank Representative Name]
[Bank Name]
[Department Name]