

Date: [Current Date]

TO:

[Name of Collection Agency/Individual]

[Address on file]

[City, State, Zip Code]

RE: Notice to Cease and Desist - Fraudulent Debt Collection Activity

Alleged Account Number: [Account Number provided by collector]

Reference Bank Name: [Name of Bank being impersonated]

To Whom It May Concern,

This letter is a formal demand for you to cease and desist all collection activities and communications regarding the above-referenced account. I am disputing the validity of this debt in its entirety.

I have contacted [**Name of Bank**] directly, and they have confirmed that no such debt exists, nor have they authorized your agency to collect on their behalf. This attempt to collect a non-existent debt under a false bank affiliation constitutes a violation of the Fair Debt Collection Practices Act (FDCPA), specifically regarding the use of false, deceptive, or misleading representations.

I demand that you immediately:

- Cease all telephone calls and written correspondence to me.
- Provide written verification that this account has been closed and marked as a fraudulent claim.
- Cease any reporting or attempted reporting of this alleged debt to credit bureaus.

Failure to comply with this notice will result in me filing formal complaints with the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and my State Attorney General's office. I am also prepared to pursue legal action for harassment and fraud.

Do not contact me again except to confirm in writing that you have ceased all collection efforts.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]