

Dear Mr. or Ms. \_\_\_\_\_

Information received by this Financial Institution indicates that you have been receiving proceeds involved in a fraudulent financial scheme. In a fraudulent financial scheme, potential victims are targeted through online platforms by impostors who cultivate either online relationships with the victims or promise their victims large sums of money from get-rich-quick scheme or job offer which all facilitate wire fraud. Through social engineering the fraudsters convince their victims to send money to pre-determined beneficiary accounts under false pretenses. Victims of these scams are often elderly or otherwise vulnerable people.

The goal of such fraud scheme is to obtain money from victims under false pretenses. In such scheme, criminals falsely represent themselves as someone else to trick the victims into sending money to a pre-determined beneficiary bank account. The beneficiary bank account that receives the victim's money often belongs to individuals such as you. This letter provides you with notice that you may be facilitating a fraud scheme by helping the fraudster obtain money from victims.

Knowingly facilitating or helping others perpetrate a fraud scheme is a crime. If you continue to aid the scheme and/or its operators by receiving or sending victim funds, you could be subject to a civil enforcement action or criminal prosecution. Moreover, if you continue receiving or sending victim funds and merely change your methods of transmitting those funds, you may be viewed as seeking to hide your involvement in the scheme and could face additional penalties under federal and/or state laws. Additionally, by transmitting funds you are likely unlawfully engaged in a money service business in violation of state laws and Department of Treasury regulations. Your receipt of this letter will be taken into consideration should you continue to be involved in the type of activities described above.

A copy of this letter will be forwarded to the local U.S. Secret Service office.

If you wish to discuss this letter, please contact me at \_\_\_\_\_.

Thank you very much for your time and attention to this important matter.

Sincerely,

\_\_\_\_\_

Financial Institution Representative

Recipient Name: \_\_\_\_\_

Recipient Signature: \_\_\_\_\_ Date: \_\_\_\_\_