TO

XXXXXNAME OF BANKXXXXXX

XXXXXXXXXXXXXXXXADDRESS OF BANKXXXXXXXXXXXXXX

REGARDING ACCOUNT # 000000000000000000

LEGAL NOTICE. I, XXXXXXXXXXXXXXXXXXXXXXXXXX, a checking deposit account holder in xxxxxxxxxxxxxxxxxxxxxxxxxxxxx (hereinafter "bank"), account # 000000000000000000, hereby certify, warrant and give Legal Notice to bank that I was not, at any time and by any legal or lawful process, made aware by bank, inasmuch as each alleged money instrument containing the words "Federal Reserve Note" thereon or any credit transaction which shall be consummated at any time with the Federal Reserve Bank represents and is a debt instrument, that any money deposited by me into said checking account was going to be used in such a way as to increase the national debt of the United States by ANY system, no matter what such system might be called, or by whatever proposed method of calculations such system might have professed or claimed as its basis for being so justified, by which said national debt would ultimately come back to harm either me or anyone else that I might know or have caring or concern about or for, in violation of my rights against a conflict of interest being applied against me, accordingly. Therefore, since the rights of any such decision to so establish any such checking account denied me the rights that I have in contract law and constitutional law, since the making of a decision on any basis whatsoever would have been, was, and is, my right alone, no matter what the reason that I have or might have for so making any such decision, constituting thereby a fraud, both a legal fraud as well as a constitutional fraud upon me, creating at the least the rights, on my part, of voidability of the fraudulent action taken against me by bank, then I, as a checking account depositor in bank, being such a depositor from _____/_____/_____to the current date shown below and thereafter, and having therefore been a checking account depositor at any time when any such loan was made, hereby VOID the rights, if any, of bank to use or to have used any checking account deposits of mine for the purpose of making ANY loan whatsoever to ANY party in conjunction with the use of any so called "fractional reserve banking system" or any "capital net worth" of bank upon which any form of said "fractional reserve banking" might rely, even if as a zero percent ratio, whether or not proclaimed for such use by either any Federal Reserve Bank, the government of the United States, or its Congress and/or President and/or Supreme Court, MY checking account deposit(s), in whatever form they may have been provided to bank, for such use are declared, warranted, and given Legal Notice Nunc Pro Tunc (now as then) irrevocably and irreversibly to be, and in fact are, permanently VOID ab initio ([from the beginning] of the opening of said account).

LEGAL NOTICE. ALL PARTIES DEMANDED; MUST TAKE LEGAL NOTICE. The Federal Reserve Act, even if believed to be binding upon any government of or within the United States, was not and is not binding upon the rights of a private citizen. I, the undersigned, am a private citizen, being so established at not less than Article I, Section 2, Clause 1 and the Fifth, Ninth, Tenth, and Fourteenth Amendments of the Constitution. Additionally, I have undeniable rights under Article I, Section 8, Clauses 5 and 1, laid procedurally in that order. ALL PARTIES who have been or may be recipients of any loan generated by bank when utilizing any so called fractional reserve banking system including any reliance upon bank's capital net worth as a basis for utilizing a zero percent for said fractional reserve banking system purposes, whether or not supported by either the United States, any and all branches thereof, or by any Federal Reserve Bank itself, and whether or not in (or irrespective to any) pursuance to any Federal Reserve Act that might have been thought to pertain thereto, are PUT ON NOTICE by this action that NO part of any checking account deposit which was derived by use of any application for a checking deposit account that I have caused or allowed to come into existence in association with the said bank, may be used or relied upon for any fractional reserve system loan for any purpose whatsoever.

LEGAL NOTICE. Bank is given further Legal Notice that it may not – except bank by so doing shall give, and gives, forthwith its tacit and binding confession that its activities engaged in heretofore as it relates to these matters, conditions, and charges, aforementioned, have been those exhibiting and executing utmost fraud of myself as a checking account depositor as well as other checking account depositors in bank, as any result of this Notice – in any manner reduce or terminate any interest paid on my checking account, if any, nor may bank close my checking account for the same reasons except that it by so doing give its tacit consent by tacit confession that it be obligated to pay court cost, attorney fees, and treble damages or $10,000. civil rights damage, whichever is the greater.

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NOTARY PUBLIC