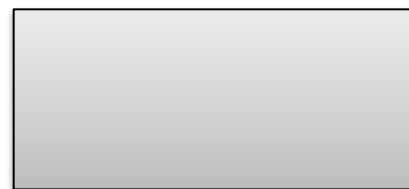


Via Certified Mail To:  
Corporate Management & Legal Dept  
Charles Schwab Headquarters  
3000 Schwab Way  
Westlake, TX 76262

David P. Fontaine



References attached:

Exhibit 279 – NOTICE OF IRS LONGSTANDING UNCONSTITUTIONAL ABUSE  
Exhibit 278 - IRS Notice CP539 - "You're now subject to backup withholding"

Note: Legal Basis and Exhibits are published on my website @ [www.Restore-America.com](http://www.Restore-America.com),  
under Menu Item "Court Case", and detailed under "Allegations 10 and 11"

Jan 03, 2026

To: All Charles Schwab Personnel (hereinafter referenced YOU or YOUR):

**WARNING: YOU ARE PARTICIPATING IN IRS FRAUD / EXTORTION**

My family and I have multiple accounts with YOU and have enjoyed our business relationship for many years. I mean YOU no harm. I am only defending my Property which YOU are holding (ref Acct above).

YOU are hereby notified of possible impending FRAUDULENT IRS claims against my account (Exhibit 278), directing you to withhold portions of my Property without a legitimate Court order. My website (above) fully details, and Exhibit 279 outlines my legal challenge.

My multitudes of Exhibits (**documented Challenges spanning the past 25 years**) record the IRS' **still unjustified** (no traceable chain of authority) **ABUSE OF POWER**:

*"It is a principle of law that, once challenged, **the person asserting jurisdiction must prove that jurisdiction to exist as a matter of law**"*

Griffin v. Matthews, 310 F. Supp. 341, 423, F. 2d 272,  
McNutt v. G.M., 56 S.Ct. 789, 80 L.Ed. 1135,  
Basso v. U.P.L. 495 F. 2d 906,  
Thomson v. Gaskiel, 62 S.Ct. 673, 83 L.Ed. 111.

*"Moreover, the fact that a statute has been construed and applied for a considerable period of time does not necessarily render it free from constitutional attack, and **acquiescence over a period of many years will not render an unconstitutional statute valid.**"*

16A Am Jur § 183

The IRS has ignored all of my Challenges. In the past **3+ years**, the IRS has sent me multiple letters from multiple locations evading justification, containing:

*"Before we can resolve this matter, we need to process all of your information. We'll send you our complete **response within 90 days**. We don't need any further information from you right now."*

and *"**We stopped any further notices** to you while we research this matter."*

**IF the IRS possessed traceable authority** (required by law), there would be no need for 90 days to respond, and no delays in producing such citations. While stating action is on hold until a response is generated, the IRS has continued to circulate escalating unjustified invoicing containing no authorship and no signatures. Their latest EXTORTION threats stem from fraudulent invoicing referencing “tax year” 2018; their unfounded basis which may attempt to coerce YOU to take adverse action against my account.

My signature(s) on any IRS forms filed with YOU (including Withholding forms) for all “tax years” have been revoked, as all IRS forms contain misconstructions of Constitutional LAW.

To be perfectly clear, me, my account, and any proceeds are outside the jurisdiction of Title 26 USC “*income taxation*”. My basis is rooted in Fundamental LAW. YOU are advised to scrutinize my research outlined in Exhibit 279, especially the top of page 3. While YOU may not have been aware in the past, YOU are henceforth INFORMED. YOUR yearly misconstruction of “reporting requirements” under 26 USC REGULATIONS renders YOU negligently complicit, responsible, and personally liable. While YOUR past misconstructions of LAW have only violated my Right to Privacy, any future action(s) against my Account and Privacy on behalf of the IRS **will render YOU KNOWINGLY complicit in INVASION of PRIVACY, THEFT, EXTORTION, and DISTRIBUTION of STOLEN PROPERTY.**

**For YOUR understanding** of the accuracy and sincerity of this NOTICE, **I am pursuing restitution** in the Court of Public Opinion and a **proper** COURT OF LAW (“*Tax Court*” is an Executive Branch kangaroo court, NOT a Constitutional JUDICIAL remedy); therein identifying all those who stand down in **negligent complicity and/or depraved indifference.**

My intentions are to continue our business relationship. I freely offer my full assistance, my website’s research, and its hundreds of Exhibits (proof) to YOUR legal team to use as needed. America is shaped by YOUR Morality towards YOUR Customers. I hope YOU realize YOU have been coerced by the IRS into unconstitutional acts and will join me in eradicating our government’s corruption.

Concerning my finances with YOU, **I require:**

- **YOU to correct all of YOUR relative offices’ procedures**
- **YOUR WRITTEN INTENTIONS** with responsible authorship and signature

Thank you for your consideration in this matter and expect YOU to protect my Account.



---

David P. Fontaine