

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name or Credit Bureau Name]
[Department Name, if applicable]
[Address]

Subject: Formal Request for Credit Protection and Security Measures

Dear [Recipient Name],

I am writing this letter to take proactive steps in protecting my credit reputation and my financial future. Due to [recent concerns regarding identity theft / a desire to prevent unauthorized access], I am requesting that the following actions be taken regarding my account and credit profile:

1. **Security Freeze:** Please place a formal security freeze on my credit file to prevent any new credit accounts from being opened without my explicit authorization.
2. **Fraud Alert:** Please add an initial fraud alert to my file, requiring creditors to verify my identity before issuing any new credit.
3. **Information Update:** Please ensure that my current contact information is the only one used for verification purposes to prevent unauthorized changes.

I understand the importance of maintaining a healthy credit score for my future financial goals, including housing, employment, and personal loans. I am committed to monitoring my reports regularly to ensure all documented information is accurate and lawful.

Please provide written confirmation once these protective measures have been implemented. If you require further documentation or identity verification, please contact me directly at the phone number provided above.

Thank you for your assistance in securing my financial future.

Sincerely,

[Your Signature]

[Your Printed Name]