

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Creditor/Bank Name]
[Fraud Department Address]
[City, State, Zip Code]

RE: Notice of Identity Theft and Request for Validation of Fraudulent Account/Charge
Account Number: [Account Number, if known]
Reference Number: [Reference Number from previous correspondence]

Dear Fraud Department,

I am writing to formally notify you that I am a victim of identity theft. I am disputing the account/charge listed above because I did not open this account, authorize this transaction, or receive any benefit from it.

Under the Fair Credit Reporting Act (FCRA) and the Fair Credit Billing Act (FCBA), I am requesting that you provide me with copies of all documents, applications, and transaction records related to this fraudulent activity. Specifically, I am requesting:

- Application forms or documentation used to open the account.
- Statements showing the fraudulent charges.
- IP addresses, signatures, or phone numbers associated with the activity.
- Verification that this information has been flagged as identity theft and removed from my records.

Enclosed are the following documents to support my claim:

- A copy of my FTC Identity Theft Report (Report #[Number]).
- A copy of my Police Report (Report #[Number]).
- A copy of my government-issued identification.

Please investigate this matter immediately. I request that you cease all collection activities regarding this debt and ensure that no negative information related to this fraud is reported to any credit bureaus. If this information has already been reported, I request that you notify the credit bureaus to delete it at once.

Please provide a written response within 30 days confirming that this account has been closed and that I am not responsible for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: FTC Identity Theft Report, Police Report, Copy of ID