

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

[Date]

[Name of Financial Institution/Company]
[Department - e.g., Fraud Department]
[Address]

Subject: Formal Report of Account Takeover and Identity Theft - Account Number: [Your Account Number]

Dear Fraud Department,

I am writing to formally report that I have been a victim of identity theft. My account listed above has been compromised without my permission (Account Takeover).

I am disputing the following unauthorized transactions/changes:

- [Transaction Date], [Amount], [Merchant Name]
- [Transaction Date], [Amount], [Merchant Name]
- [Unauthorized Change - e.g., change of email address or physical address on account]

I did not make these transactions, nor did I authorize anyone else to use my account. I have taken the following steps to secure my identity:

- Filed a report with the Federal Trade Commission (FTC).
- Placed a fraud alert/freeze on my credit reports.
- [Optional: Filed a police report with the (Name of Police Department)].

I request that you immediately:

1. Close or freeze the compromised account to prevent further unauthorized activity.
2. Investigate the disputed transactions listed above.
3. Remove any fraudulent charges and correct my account balance.
4. Send me a letter confirming that the fraudulent activity has been resolved and that I am not responsible for these debts.

Enclosed are copies of [FTC Identity Theft Report / Police Report / Relevant Documentation] supporting my claim.

Please contact me at [Your Phone Number] if you require additional information. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]