

[Date]

[Consumer Name]

[Address]

[City, State, Zip Code]

[Last Four Digits of SSN]

Subject: Confirmation of Initial Fraud Alert Placement

Dear [Consumer Name],

This letter is to confirm that, per your request, an initial fraud alert has been placed on your credit file effective [Date].

What this means:

- The alert will remain on your credit report for one year.
- Creditors are instructed to take reasonable steps to verify your identity before granting new credit in your name.
- Your request has been shared with the other two major nationwide credit bureaus (Equifax, Experian, or TransUnion) to ensure the alert is placed on your files with them as well.

Your rights:

You are entitled to one free copy of your credit report from each of the three nationwide credit bureaus. We encourage you to review these reports for any unauthorized activity. To order your free reports, visit www.annualcreditreport.com.

If you discover evidence of identity theft, you may submit an Identity Theft Report to extend this fraud alert to seven years.

If you have any questions or wish to remove this alert before the one-year expiration date, please contact us at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Credit Bureau Name]

[Department Name]

[Contact Information]