

[Date]

[Consumer Name]

[Address]

[City, State, Zip Code]

[Last four digits of SSN: XXX-XX-####]

**Subject: Confirmation of Permanent Fraud Alert**

Dear [Consumer Name],

This letter is to confirm that at your request, a Permanent Fraud Alert (Extended Fraud Alert) has been placed on your credit file effective [Date].

As a result of this alert:

- The alert will remain on your credit file for a period of seven (7) years from the date it was added.
- Prospective creditors are required to verify your identity before granting credit in your name.
- They must contact you at the following telephone number(s) provided: [Phone Number].
- Your name will be removed from nationwide credit reporting agency lists for unsolicited credit and insurance offers for five (5) years.

Under the Fair Credit Reporting Act (FCRA), you are entitled to two (2) free copies of your credit report during the 12-month period following the placement of this alert. You may request these reports at any time during this period.

If you wish to remove this alert before the seven-year period expires, you must submit a request in writing and provide proof of your identity.

Sincerely,

[Credit Bureau Name]

[Department Name]

[Contact Information/Website]