

[Company Name]  
[Fraud Department Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Consumer Name]  
[Consumer Address]  
[City, State, Zip Code]

Subject: Acknowledgment of Temporary Fraud Alert Placement

Dear [Consumer Name],

This letter is to confirm that, per your request, we have placed an initial 1-year fraud alert on your credit file effective [Date]. This alert notifies creditors that you may be a victim of fraud or identity theft and requests that they take extra steps to verify your identity before granting credit in your name.

**What this means for you:**

- The alert will remain on your credit report for one year from the date of placement.
- Your name will be removed from pre-screened offer lists for credit and insurance for 45 days.
- We have notified the other two major nationwide consumer reporting agencies (Equifax, Experian, or TransUnion) to place similar alerts on your files with them.

**Your right to a free credit report:**

Because you have placed a fraud alert, you are entitled to one free copy of your credit report from each of the three nationwide consumer reporting agencies. You may request these reports by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling the agencies directly.

**Next steps:**

If you discover any unauthorized activity on your credit report, please contact our fraud department immediately and consider filing an Identity Theft Report with the Federal Trade Commission (FTC) or your local police department.

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

Sincerely,

[Sender Name/Department]  
[Company Name]