

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

[Date]

Compliance Officer / Fraud Department  
[Institution Name]  
[Institution Address]  
[City, State, Zip Code]

**RE: FORMAL FRAUD NOTIFICATION AND DEMAND FOR REMEDIATION**

Account Number: [Your Account Number or Reference Number]

Incident Date: [Date Fraud Occurred]

Dear Compliance Officer,

I am writing to formally notify [Institution Name] of fraudulent activity involving the above-referenced account. This letter serves as my official report and a formal demand for immediate investigation and corrective action.

**Description of Fraudulent Activity:**

[Provide a clear, concise description of the unauthorized transactions, including dates, amounts, and any known details about the unauthorized party.]

**Affidavit of Non-Authorization:**

I hereby declare that I did not authorize, participate in, or receive any benefit from the transactions listed above. The use of my personal information or funds was entirely without my consent.

**Formal Demands:**

Pursuant to applicable consumer protection laws and financial regulations, I demand that [Institution Name] perform the following actions:

- Immediately suspend or secure the compromised account to prevent further unauthorized activity.
- Conduct a thorough investigation into the fraudulent transactions.
- Reimburse and credit my account for the full amount of the unauthorized transactions, totaling \$[Total Amount].
- Provide a written summary of the findings upon completion of your investigation.
- Correct any negative information reported to credit bureaus resulting from this fraud.

Enclosed are copies of supporting documentation, including [list documents, e.g., police reports, bank statements, or identity theft affidavits].

I expect a written acknowledgement of this letter within [Number] business days. Failure to resolve this matter promptly may result in further escalation to regulatory authorities, including the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]