

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Recipient Name or Department Name]  
[Financial Institution Name]  
[Institution Address]  
[City, State, Zip Code]

**Subject: Formal Grievance Regarding Unauthorized Account Opening**

Dear [Recipient Name or Customer Service Manager],

I am writing to file a formal grievance regarding an account that was opened in my name without my authorization or consent. I discovered the existence of this account on [Date] via [mention how you found out, e.g., a statement received in the mail or a credit report check].

The details of the unauthorized account are as follows:

- **Account Type:** [e.g., Checking, Savings, Credit Card]
- **Account Number (if known):** [Insert Number or "Unknown"]
- **Date Discovered:** [Date]

I wish to state clearly that I did not apply for, nor did I authorize the opening of, this account. This incident raises serious concerns regarding the security of my personal information and the internal verification procedures of [Financial Institution Name].

I request that you take the following actions immediately:

1. Close the unauthorized account(s) in question.
2. Ensure that no fees, charges, or debts associated with this account are held against me.
3. Provide a written confirmation that the account has been closed and that I am not liable for any activity associated with it.
4. Investigate how this account was opened and inform me of the steps taken to prevent further identity theft or fraud.
5. Ensure that no negative information regarding this unauthorized account is reported to any credit bureaus.

I have attached copies of [mention any supporting documents, e.g., a copy of your ID or a police report if filed] to support this claim. I expect a response to this grievance within [Number, e.g., 10] business days.

Thank you for your prompt attention to this serious matter.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]