

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

[Bank Name]  
[Bank Address/Credit Card Department]  
[City, State, Zip Code]

**RE: REFUSAL OF UNSOLICITED CREDIT CARD - [Last 4 digits of card if applicable]**

To Whom It May Concern,

I am writing to formally refuse and return the unsolicited credit card received at my address on [Date]. I did not apply for, nor did I authorize the issuance of this credit card account.

Please take the following actions immediately:

- Close the account associated with this card.
- Ensure that no activation or annual fees are charged to me.
- Ensure that this unsolicited inquiry or account opening does not negatively impact my credit report.
- Remove my name and address from your marketing and solicitation mailing lists.

I have enclosed the credit card, which has been cut in half for security purposes.

Please provide written confirmation that this account has been closed and that I have no financial obligation to your institution regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]