

Date: [Date]

To: [Name of Regulatory Agency, e.g., Consumer Financial Protection Bureau]

Address: [Agency Address]

City, State, Zip: [City, State, Zip]

Re: Formal Complaint Regarding Unsolicited Credit Card Issuance

Dear Sir/Madam,

I am writing to file a formal complaint against [Name of Bank/Financial Institution] regarding the issuance of an unsolicited credit card.

On [Date], I received a credit card in the mail from [Name of Bank] ending in [Last 4 Digits of Card]. I wish to state clearly that I did not apply for, request, or authorize the opening of this account. This action appears to be a violation of the Truth in Lending Act regarding the issuance of unsolicited credit cards.

Details of the incident:

- **Financial Institution:** [Name of Bank]
- **Account Number (if known):** [Account Number]
- **Date Received:** [Date]
- **Reference/Confirmation Number:** [Number if available]

I have already contacted the institution to demand the immediate closure of this account and to ensure that no hard inquiries were made to my credit report. However, I am filing this complaint to ensure this matter is officially recorded and investigated.

I request that your agency investigate this matter and ensure that [Name of Bank] removes any record of this account from my credit history to prevent any potential impact on my credit score.

Thank you for your assistance in this matter.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]