

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

[Date]

[Name of Financial Institution]  
[Department Name, e.g., Compliance/Privacy Department]  
[Institution Address]

**RE: Notice of Unauthorized Credit Score Access**

To Whom It May Concern,

I am writing to formally notify you regarding an unauthorized inquiry into my credit report by [Financial Institution Name]. Based on a review of my credit file from [Credit Bureau Name, e.g., Experian, Equifax, or TransUnion], I observed a [Hard/Soft] inquiry dated [Date of Inquiry].

I wish to state for the record that I have not applied for credit, initiated a business transaction, or provided written or verbal authorization for your institution to access my credit report. Under the Fair Credit Reporting Act (FCRA), credit inquiries must have a "permissible purpose." As there is no existing account or pending application under my name with your firm, this inquiry appears to be unauthorized.

I request that you perform the following actions immediately:

- Provide proof of the "permissible purpose" or the signed authorization used to pull my credit file.
- If no such authorization exists, contact the relevant credit bureaus to have this inquiry removed from my credit history.
- Cease any further unauthorized access to my personal credit information.

Please provide a written response within [Number, e.g., 15] business days confirming that this matter has been investigated and resolved.

Sincerely,

[Your Signature]

[Your Printed Name]