

[Company Name]
[Department Name]
[Street Address]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Re: Formal Resolution of Identity Theft Claim

Claim Number: [Reference Number]
Account Number: [Ending in XXXX]

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the identity theft claim you submitted on [Date]. We have ruled in your favor and determined that the activity in question was indeed fraudulent.

In accordance with this finding, we have taken the following actions:

- The fraudulent charges/transactions totaling \$[Amount] have been removed from your account.
- Any interest, late fees, or penalties associated with these transactions have been reversed.
- We have notified the relevant credit bureaus to remove any negative information related to this specific claim from your credit report.

Your account is now considered to be in good standing. We recommend that you continue to monitor your credit reports and account statements closely. If you notice any further suspicious activity, please contact our Fraud Department immediately at [Phone Number].

Thank you for your patience and cooperation throughout this investigation.

Sincerely,

[Name of Representative]
[Title]
[Company Name]