

[Company Name]  
[Department Name]  
[Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: Final Determination of Identity Theft Investigation**

Case Reference Number: [Case Number]  
Account Number(s) involved: [Account Number(s)]

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the identity theft claim you submitted on [Date Claim Filed].

**Investigation Outcome:**

[Select one option below and delete the others:]

- **Claim Validated:** We have determined that the activity reported was indeed fraudulent. We have removed the unauthorized charges/accounts from our records and have updated your account status accordingly.
- **Claim Denied:** Based on the evidence reviewed, we were unable to validate your claim of identity theft. As a result, you remain responsible for the activity on the account.
- **Inconclusive/Further Action Needed:** We require additional documentation to finalize our decision. Please provide [List missing documents] by [Date].

**Actions Taken:**

[Detail any specific actions, such as reporting to credit bureaus, closing accounts, or issuing refunds.]

**Your Rights:**

If you disagree with this determination, you have the right to appeal this decision by submitting a written request within [Number] days. You may also contact the Federal Trade Commission (FTC) at [identitytheft.gov](http://identitytheft.gov) or your local law enforcement agency if you have not already done so.

If you have any questions regarding this letter, please contact our Identity Theft Protection Team at [Phone Number] during the hours of [Hours of Operation].

Sincerely,

[Signature]

[Name of Representative]

[Title]

[Company Name]