

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Identity Theft Claim Decision

Claim Number: [Insert Claim Number]

Account Number: [Insert Account Number]

Dear [Customer Name],

We have completed our investigation into the identity theft claim you submitted on [Date of Claim] regarding the unauthorized activity on your account.

After a thorough review of the documentation provided and our internal records, we have determined that we are unable to honor your claim for the following reason(s):

- [Insert Reason: e.g., Evidence suggests the transactions were authorized.]
- [Insert Reason: e.g., The claimant received a direct benefit from the transactions.]
- [Insert Reason: e.g., Insufficient documentation was provided to support the claim.]

Based on these findings, we consider this investigation closed. No adjustments will be made to your account balance, and you remain responsible for the transactions in question.

If you have additional evidence that was not included in your initial report, you may submit it for reconsideration within [Number] days of the date of this letter. You also have the right to request the documents we relied upon during our investigation.

If you have any questions, please contact our Fraud Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Representative]

[Title]

[Company Name]