

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]
[Date]

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

RE: Notice of Identity Theft and Formal Dispute of Fraudulent Activity

To the Fraud Department,

I am writing to formally notify you that I am a victim of identity theft. I am disputing the following [account/transaction] registered in my name, as I did not authorize it and it is the result of fraudulent activity.

Disputed Information:

- Account Number (if known): [Account Number]
- Date of Transaction/Account Opening: [Date]
- Amount Involved: \$[Amount]
- Description of Fraud: [e.g., Unauthorized new account, unauthorized credit card charge, etc.]

I have attached a copy of my Identity Theft Report (Police Report/FTC Affidavit) as evidence of this crime. Under the Fair Credit Reporting Act and other applicable consumer protection laws, I request that you:

1. Immediately initiate a formal investigation into this matter.
2. Close or freeze the fraudulent account to prevent further unauthorized activity.
3. Remove any negative information or charges related to this fraud from your internal records and credit reporting agencies.
4. Provide me with copies of all application forms and transaction records related to the fraudulent activity.

Please provide a written confirmation once the investigation is complete and the fraudulent items have been corrected. Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

- Copy of Identity Theft Report / FTC Affidavit
- Copy of Government-issued ID
- [List any other supporting documents]