

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

[Date]

[Name of Financial Institution]
[Department Name, e.g., Fraud Department]
[Address]
[City, State, Zip Code]

RE: Demand for Restitution for Unauthorized Account Opening

Unauthorized Account Number: [Account Number, if known]

Reference Number: [Claim or Police Report Number, if applicable]

To whom it may concern,

I am writing to formally demand restitution and the immediate correction of records regarding an account opened in my name without my authorization. I discovered this unauthorized account on [Date] through [mention how you found out, e.g., a credit report or mail].

I did not apply for, authorize, or receive any benefit from this account. This incident is a result of identity theft. I have already [mention actions taken, e.g., filed a police report or an identity theft affidavit with the FTC].

I request that [Name of Financial Institution] take the following actions immediately:

- Close the unauthorized account and cease all collection activities.
- Refund any funds, fees, or charges withdrawn or assessed against me.
- Remove any negative information or inquiries related to this account from my credit reports with Equifax, Experian, and TransUnion.
- Provide me with a written confirmation once the account has been closed and the balance has been set to zero.

Enclosed are copies of documents supporting my claim, including [list documents, e.g., police report, copy of ID]. Please provide a status update on this matter within [Number, e.g., 15] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]