

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Identity Theft Confirmation and Dispute Resolution

Account Number ending in: [Last 4 Digits of Account Number]

Reference Number: [Claim/Reference Number]

Dear [Customer Name],

We have completed our investigation into your claim of identity theft regarding the account or transactions referenced above. Based on the documentation provided and our internal review, we are writing to inform you of the outcome.

Investigation Outcome:

We have confirmed that the activity in question was the result of identity theft. As a result, we have taken the following actions:

- The disputed transactions totaling \$[Amount] have been reversed/credited to your account.
- The fraudulent account has been closed and marked as identity theft in our records.
- We have contacted the relevant credit reporting agencies to request the removal of any negative information associated with this specific claim.

Your Next Steps:

While we have resolved this specific claim, we recommend that you continue to monitor your credit reports and financial statements. If you have not already done so, you may wish to:

- Place a "Fraud Alert" or "Security Freeze" on your credit files by contacting Equifax, Experian, and TransUnion.
- Report the theft to the Federal Trade Commission (FTC) at IdentityTheft.gov.
- Change passwords and PINs for any other financial accounts you hold.

Please retain this letter for your records as proof that the dispute was resolved in your favor. If you have any further questions, please contact our Fraud Department at [Phone Number] between [Hours of Operation].

Sincerely,

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