

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

[Name of Credit Reporting Agency/Financial Institution]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

RE: Formal Response to Investigation Rejection - Claim Number: [Insert Claim Number]

To Whom It May Concern,

I am writing in response to your letter dated [Date of Rejection Letter], in which you notified me that you have denied my identity theft claim regarding the following account(s): [List Account Numbers].

I disagree with your decision to reject this investigation. I am a victim of identity theft, and the transactions/accounts listed in my initial report were not authorized by me. Your letter stated the claim was denied because [State the reason they gave, e.g., "the information provided was insufficient"].

To further support my claim, I have enclosed the following additional documentation:

- A copy of the Identity Theft Report/Affidavit from the Federal Trade Commission (FTC).
- A copy of the Police Report filed with the [Name of Police Department].
- [Optional: Copies of identification or proof of residence at the time of the fraud].
- [Optional: Any other evidence such as signature comparisons or travel logs].

Under the Fair Credit Reporting Act (FCRA) and the Fair Credit Billing Act, you are required to conduct a reasonable investigation and block any fraudulent information resulting from identity theft. I request that you reopen this investigation immediately and remove the fraudulent items from my records.

Please provide a written confirmation of the actions taken regarding this dispute within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List the documents you are attaching]