

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

[Date]

[Creditor Name]  
[Fraud/Billing Department Address]  
[City, State, Zip Code]

**RE: Notice of Identity Theft and Request for Account Closure**

Account Number: [Your Account Number]

Police Report/Identity Theft Report Number: [Report Number]

To Whom It May Concern,

I am writing to formally notify you that I am a victim of identity theft. I did not authorize the opening of the above-referenced account, nor did I authorize any charges or transactions associated with it. This account is fraudulent.

Enclosed is a copy of my [FTC Identity Theft Report / Police Report] and a copy of my government-issued identification to verify my identity.

Under the Fair Credit Reporting Act and relevant consumer protection laws, I am requesting that you take the following actions:

- Immediately close this account and cease all collection activities.
- Remove all information regarding this fraudulent account from my credit profile and notify all credit reporting agencies (Equifax, Experian, and TransUnion) to delete any negative marks.
- Provide me with a written confirmation that this account has been closed, the balance has been waived, and that I am no longer held liable for this debt.
- Provide me with copies of all application forms and transaction records related to this account.

Please complete your investigation and provide the requested confirmation within 30 days of receipt of this letter. Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

**Enclosures:**

- Identity Theft Report/Police Report
- Copy of Government ID