

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

[Date]

[Name of Credit Card Issuer]
[Fraud Department Address]
[City, State, Zip Code]

Re: Formal Request for Account Closure and Fraudulent Debt Discharge
Account Number: [Your Account Number or "Unknown"]

To the Fraud Department,

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 made to it. I am requesting that this account be closed immediately and that the fraudulent debt be discharged.

Enclosed with this letter, please find the following documentation supporting my claim:

- A copy of the FTC Identity Theft Report / Affidavit.
- A copy of the Police Report filed with the [Name of Police Department].
- A copy of my government-issued identification.

I request that you:

1. Close the account and cease all collection activities.
2. Remove all information related to this fraudulent account from my credit profile.
3. Send me a written confirmation that the account has been closed and that I am not held responsible for the debt.

Please contact me at the address above if you require any further information to complete your investigation.

Sincerely,

[Your Signature]

[Your Printed Name]