

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

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: Notice of Account Closure and Zero Balance - Identity Theft Resolution

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the fraudulent activity reported on the account listed below:

Account Number: [Account Number]
Date of Report: [Date Report was Filed]

Based on the documentation provided and our internal review, we have determined that the account was opened and/or used fraudulently as a result of identity theft. Consequently, we have taken the following actions:

- The account has been closed permanently.
- The outstanding balance of \$[Amount] has been waived/removed.
- The current balance for this account is now \$0.00.
- You are no longer held responsible for any charges or activity associated with this account.

We have notified the relevant credit reporting agencies to remove any negative information or trade lines associated with this specific account from your credit profile. Please allow 30-60 days for these changes to reflect on your credit report.

We recommend that you continue to monitor your credit reports regularly. If you find any further discrepancies, please contact us immediately.

Sincerely,

[Name/Signature]
[Title]
[Company Name]