

Date: _____

[Your name]

[Your address]

[City, State, ZIP]

[Your account number]

[Name of creditor]

Attn: Billing Inquiries

[Creditor address]

[City, State, ZIP]

FRAUDULENT TRANSACTION DISPUTE

Dear Sir or Madam:

I am writing to dispute a fraudulent transaction on my account in the amount of \$_____ on [date] _____.

I am a victim of identity theft, and I did not make this transaction. I am asking that the [charge be removed/the debit refunded], that any finance or other charges that have been assessed as a result of the fraudulent transaction be credited back to my account, and that I receive an updated statement.

Enclosed is a copy of my ID Theft Affidavit explaining the circumstances of the crime. Please investigate this matter and update my account as soon as possible. You may send any correspondence to the address above.

Thank you.

[Your signature]

[Your name printed]

Instructions: Fill in blanks with your information. Send by certified mail, return receipt requested, to each creditor where a fraudulent transaction has been processed on your account. Along with this letter, include a copy of your ID Theft Affidavit and police report. If no fraudulent transactions appear on the account, you can modify the letter to serve as simply a notification to the creditor that you are an ID theft victim and that your account may be at risk. The creditor will advise what next steps to take.