

## Sample Letter To Credit Bureau

Date  
Your name  
Address  
City, State, Zip code

Complaint Department Equifax  
P.O. Box 740241  
Atlanta, GA 30374-0241

**OR**

National Consumer Assistance Center  
Experian  
P.O. Box 9532  
Allen, TX 75013

**OR**

Fraud Victim Assistance Department  
Trans Union  
P.O. Box 6790  
Fullerton, CA 92634-6790

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. **(Identify items disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)**

I am a victim of identity theft, and did not make the charges. I am requesting the items be blocked to correct my credit report. Enclosed are copies of **(use this sentence if applicable and describe any enclosed documentation)** supporting my position. Please investigate this matter and block the disputed items as soon as possible.

Sincerely,

Your name

Enclosures: **(List what you are enclosing)**

## Sample Letter To Creditor On Existing Account

Date

Your name

Address

City, State Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount Of \$. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as police report) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing)

## Sample Letter to Creditor On New Account

Date

Your name

Address

City, State, Zip Code

Name of creditor fraud department

Address

City, State Zip Code

Dear Sir or Madam:

I am writing to dispute an account opened fraudulently in my name. I am a victim of identity theft, and I did not open account number (give number of fraudulent account). I am not responsible for any charges made to my account.

Enclosed are copies of (use this sentence to describe any enclosed information, such as police report, ID Theft Affidavit, Request for Fraudulent Account Information forms) supporting my position. I am also requesting copies of any documentation, such as applications and transaction records, showing the transactions on this (these) fraudulent accounts.

Sincerely,

Your name

Enclosures: (List what you are enclosing)