

Sample Dispute Letter

for Existing Accounts

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor/Bank

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent [charge or debit] on 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 a police report] supporting my position. Please investigate this matter and correct the fraudulent [charge or debit] as soon as possible. I would appreciate a response from you in writing. Thank you for your assistance.

Sincerely,

(Your name)

Enclosures: (List what you are enclosing)

Identity Theft Kit

Sample Dispute Letter

for New Accounts Opened Fraudulently in Your Name

Date

Your Name

Your Address

Your City, State, Zip Code

Name of Creditor/Bank

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute an account fraudulently opened in my name. I am a victim of identity theft and did not open this account with Account Number [give number of fraudulent account]. I am not responsible for any charges made to this account.

Enclosed are copies of [use this sentence to describe any enclosed information, such as a police report, ID Theft Affidavit] supporting my position. Please close this account immediately. I would like to request copies of any documentation, such as applications and transaction records, showing the activity on this fraudulent account. Thank you for your assistance.

Sincerely,

(Your name)

Enclosures: (List what you are enclosing)

Identity Theft Kit

Sample Follow Up Letter

to Credit Bureaus

Date

Your Name

Your Address

Your City, State, Zip Code

Fraud Division

Equifax

P.O. Box 740250

Atlanta, GA 30374

OR

National Consumer Assistance Center

Experian

P.O. Box 9532

Allen, TX 75013

OR

Fraud Victim Assistance Center

TransUnion

P.O. Box 6790

Fullerton, CA 92634-6790

Dear Sir or Madam:

I am writing to dispute the following information on my file. The items I dispute also are circled on the attached copy of the credit report I received. [Identity item[s] 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 charge[s]. I am requesting that the items be blocked to correct my credit report. In addition, I'd like to request a fraud alert placed on my file along with a victim's statement asking that creditors call me before opening any new accounts.

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 item[s] as soon as possible.

Sincerely,

(Your name)

Enclosures: (List what you are enclosing)