

Sample Letters for Identity Theft Victims
SAMPLE DISPUTE LETTER — TO CREDIT BUREAU¹

Date

Your Name

Your Address

Your 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

TransUnion

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 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 item(s) 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 **(these)** matter(s) and block the disputed item(s) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)

SAMPLE DISPUTE LETTER — TO CREDITOR ON EXISTING ACCOUNT¹

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquiries

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 DISPUTE LETTER — TO CREDITOR ON NEW ACCOUNT

Date

Your Name

Your Address

Your City, State, Zip Code

Name of Creditor

Fraud Department

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a 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 this 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 account(s).

Sincerely,

Your name

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

¹ Source: the Federal Trade Commission's *ID Theft: When Bad Things Happen to Your Good Name*.