

Notification of Fraud to Credit Bureaus

Date:

Name:

Address:

To: Fraud Department

Credit Bureau:

Address:

Dear Sir or Madam,

I called the fraud reporting number of your office on _____(date) to inform you that I have been the victim of identity theft. This is a formal summary of the information that I have about the fraud at this time. On _____(date) I became aware that I have been the victim of identity theft. I learned about the theft of my identity in the following manner:

I have completed the Federal Trade Commission's ID Theft Affidavit and have attached it to this letter. I am requesting the following (check all that apply):

- Place an extended seven year Fraud Alert on my credit file stating that no credit is to be issued in my name without the credit grantor first calling me at the following telephone number:
()__-__
- I learned from a credit grantor that a fraudulent address has appeared on my report. Please correct your records to show the address listed at the top of this letter. This has been my address for the past_ years. Do not change this address without written verification from me.
- Please immediately block the following fraudulent items so they do not appear in my report:
 1. Incorrect Social Security number:
 2. Incorrect Addresses:
 3. Unauthorized Credit Card Accounts:
 4. Unauthorized Credit Inquiries (creditors who received my report without my permission):

- Immediately cease selling my name to any credit grantor or other agency. Take my name off all promotional lists permanently.
- Please send me a free copy of my credit report.
- Notify all credit grantors and/or other agencies who have received my credit report within the last year that there has been fraud committed against me. Copy me on all correspondence that you send to the credit grantors.
- Please send me any booklets or documents about my legal rights and any additional information to help me deal with this situation.

Thank you for your immediate attention to this matter.

You may reach me during the day at (____)____-____ and during the evening at(____)____-____.

Please direct any correspondence to me at the address on the first page of this letter.

Sincerely,

Enclosed copies:

- Government issued identification to verify my identity (e.g., driver's license)
- Utility bill to verify my address
- Completed formal FTC ID Theft Affidavit
- Identity Theft Report from law enforcement agency (Report Number _____)
- Other: _____

Notification of Fraud to Financial Institutions and Credit Grantors

Date:

Name:

Address:

Account Number:

Fraud Department:

Institution:

Address:

Dear Sir or Madam:

I am writing to you to report that I may have been the victim of identity theft. (Check all that apply):

- Flag this account as fraudulent. The account number is referenced at the top of the letter.
- My address was fraudulently changed. Please refer to the correct address at the top of this letter and make all appropriate corrections. The address above has been my correct address for ___ years.
- There are certain account activities/charges on my account which I did not make. I have highlighted these fraudulent charges on the statement(s) attached. Please remove these charges along with any finance charges or other charges related to the fraudulent activity. Upon completion of your investigation, please alert the appropriate credit bureaus of the correction to my information.
- I would like to have my account "password flagged". Please provide me with the appropriate contact and procedure for having this done.
- The following accounts were fraudulently opened in my name. Please close these accounts:

Please note that I notified you as soon as I learned of the fraud and I will not be responsible for any charges to any accounts fraudulently opened in my name. Immediately close the account(s) and inform the Credit Reporting Agencies that it was fraudulent and that it should be removed from my credit profile. Do not sell or transfer any debts related to the fraud and do not turn these accounts over to a collection agency. Please respond to me in no more than thirty (30) days of your receipt of this letter. Once you have completed your investigation, please correct any errors on my account and provide me with an accurate statement of my account.

Based on Federal Law (The Fair Credit Reporting Act), please immediately send me copies of the following within 30 days:

1. The address, phone number, and password for the fraudulent account opened.
2. The original application and/or forged signature or electronic information.
3. All copies of billing statements and any other correspondence related to this account.
4. Any other information regarding this account.
5. Any fingerprints, photos, or video of the impersonator.
6. Application records or screen prints of Internet/phone applications.
7. Payments/Charge Slips.
8. Investigator's Summary- electronic or otherwise.
9. Delivery addresses.
10. All records of phone numbers used to activate the account or used to access the account.
11. Any other documents associated with the account.

Please copy my fraud investigator at _____ Police Department at this address _____ on the items requested above.

Thank you for your assistance and I look forward to receiving the information requested. If you have any questions, please call me at (___) ___ - ____.

Sincerely,

Enclosed copies:

- Government issued ID to verify my identity (e.g., driver's license)
- Utility bill to verify my address
- Completed FTC ID Theft Affidavit
- Police Report from law enforcement

Other: _____ **Notification of Fraud to Government Agencies**

Date:

Name:

Address:

Government Agency:

Attn: Fraud Department Address:

Dear Sir or Madam:

I recently learned I am the victim of identity fraud. An imposter has used my name, Social Security number, and other identifying information to gain credit, open accounts, and commit other acts fraudulently. This person may have used my information in the following manner:

- (For Postal Inspector)** My address was fraudulently changed. Please forward all mail to the address at the top of this letter and provide me the contact information for the mail carrier so I may alert him/her.
- (For Social Security Administration)** Someone has attempted to work fraudulently using my name and/or Social Security number. Please provide me my Personal Earnings and Benefit Statement.
- (For IRS)** I am concerned that the impersonator will use my Social Security number to adversely affect my taxes. Please note my address above and notify me if you receive tax information from a different address.
- (Passport Agency)** I believe someone may have obtained a passport in my name. Please investigate and provide me with any relevant documentation.

I am requesting a formal investigation by your agency. I have enclosed a copy of my identity theft report from my local law enforcement agency and my completed FTC ID Theft Affidavit. Please provide documentation of all evidence of the fraud to me and my fraud investigator at this address:

_____ within 30 days of receipt of this letter.

Please do not change my address without verification from me at my home address or by phone at:

_____.

Thank you for your assistance.

Sincerely,

Enclosed copies:

- Government issued ID to verify my identity
- Identity Theft Report from law enforcement
- FTC ID Theft Affidavit
- Utility bill to verify my address
- Other: _____