

## **Creditor Dispute – Fraud Department**

Identity Theft victims must notify the creditor IN WRITING that an account was opened fraudulently. Prepare a letter with the following information.

- 1) Date**
- 2) Creditor Address**  
Contact the creditor and request the complete mailing address for sending a dispute to their Fraud Department.
- 3) Identify your letter:** Creditor Dispute – Fraud Department
- 4) Identify complete account number on your letter**
- 5) State reason for Creditor Dispute letter**
  - Victim of Identity Theft (Attach a copy of the police report)
  - Fraud Alert placed on credit files (Attach a copy of the Fraud Alert letter to the credit bureaus)
  - State the account was opened fraudulently in your name
  - State that the account is not yours and that you did not authorize the charges
  - State that you have contacted the credit bureau and requested the listing be removed  
(Attach a current copy of your credit report. Highlight the fraudulent listing)
  - Request the creditor provide you with a copy of the signed application for the account
  - Ask the creditor to provide you with a copy of the letter sent to the credit bureau  
requesting removal of the fraudulent account from your credit file.
  - Ask the creditor to respond to your letter IMMEDIATELY UPON RECEIPT.
- 6) Provide contact information**
  - Your complete name
  - Address
  - City State Zip
  - Phone
  - Email
- 7) Sign your letter**
- 8) List Enclosures:** Provide a list of documents that support your dispute.  
(i.e. Police Report, Fraud Alert, Current Credit Report)
- 9) Maintain a file:** Keep a copy of the dispute letter and all correspondence to/from the creditor.
- 10) Mailing:** Send your letter by Certified Mail, Return Receipt, for proof of receipt of your letter.