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)
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)
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)