

SAMPLE ID THEFT DISPUTE LETTER

Use this letter to dispute fraudulent accounts on your credit report.

Your Name
Your Current Address
City, State, Zip Code
SSN: Your Social Security Number
DOB: Your Date of Birth

Date

1 CERTIFICATE OF MAILING

Dispute Department
Credit Reporting Agency
Address
City, State, Zip Code

2 Re: Report Number _____

Dear Credit Reporting Agency:

I am an identity theft victim. I am writing to dispute the following items on my credit report. Each of the accounts and transactions I dispute were opened and made by the thief, not by me. I never authorized, used, or benefited from these accounts or transactions in any way:

3 I dispute the following accounts:

- ABC Credit Card, Account No. 12345678
- DEF Credit Card, Account No. 12345678
- XYZ Phone Company, Account No. 12345678

4 I also dispute the following addresses, where I have never lived:

- Wrong Address No. 1
City, State, Zip Code
- Wrong Address No. 2
City, State, Zip Code

Attached is a completed ID Theft Affidavit and a Police Report. All the items I dispute are also circled on the attached copy of my credit report.

Please delete the disputed items from my credit report within four days as required by the Fair Credit Reporting Act.

Sincerely,

Your Name

5 Enclosures: Credit Report, ID Theft Affidavit, Police Report,

Cc: ABC Credit Card, DEF Credit Card, XYZ Phone Company

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the report or file number of the report you want to dispute. You can usually find this information in the top right corner of your credit report.

3 List all the credit accounts that the identity thief opened in your name. For each account, write the creditor's name and the account number.

4 List all the incorrect addresses here.

5 Attach copies (not originals) of the completed ID Theft Affidavit and a police report to support your dispute. Also attach a copy of your credit report with all the disputed information circled or highlighted. You should also include proof of identity and address, such as a copy of your drivers license and a utility bill. List this evidence on the "Enclosure" line. Send a copy of your dispute to each creditor, and list their names on the "cc" line. Finally, always keep a copy of your dispute letter for yourself.