

SAMPLE DISPUTE LETTER — FOR EXISTING CREDIT ACCOUNTS

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 ask 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 you send me an accurate statement. I also demand that you send notice to all three credit bureaus correcting the information on my credit reports.

I reported the theft of my identity to (Name and Address of Law Enforcement Agency). I have enclosed copies of my identity theft passport issued by the Attorney General of Montana (use only if you have been issued a passport), an FTC Fraud Affidavit, and the 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.)