

**Claim of Fraudulent Account:
To a Collection Agency and/or Merchant**

Name: _____

Address: _____

City/State/Zip: _____

Phone Number: _____

Date: _____

RE: Credit Card / Debit Account: _____

Check/s #: _____

To whom it may concern:

This letter is a notice to inform you that on or about ____/____/____ (date), the following occurred:

- Checks numbered _____ to _____ from (bank name) _____, acct # _____ were stolen. Be advised that this account was closed on ____/____/____ (date) by the bank upon my request.
- Checks numbered _____, _____ have been fraudulently created by another person using my name and address as the account holder
- A credit card was opened without my authorization or knowledge, using my name, social security number and other personal data. Card # _____
- Credit card # _____ was stolen and then used by the thief. Be advised that this account was closed on ____/____/____ (date) when I directly called the credit card company and told them of the theft.
- Other (explain)

These checks/credit cards are now or were being fraudulently used to obtain goods and services from merchants. You are officially being told that this is a case of identity theft or financial fraud and that an investigation is required at this time.

Please be advised that appropriate agencies and companies have been notified. You are free to contact any of these agencies to verify this information. If available, a copy of the police report will be attached to this letter.

Name of police department fraud was reported to: _____

Contact person and phone number: _____

Bank: _____

Contact person and phone number: _____

Credit Card company: _____

Contact person and phone number: _____

I have also notified the three major credit reporting agencies, Equifax, Experian and TransUnion, placed a fraud alert on my credit report and notified them of possible fraudulent activity. Where appropriate, I have also notified the following check verification companies: _____

Please advise your client, or the assignor of this criminal activity, and notify them to not reassign this account to another agency. So far these criminals have stolen approximately \$_____ in checks or credit charges in my name.

Now that you have been notified in writing about the fraud--Be advised that reporting these items to the credit agencies as collection items or continuing to pursue these debts from me prior to an investigation would be considered a violation of the state and federal level Fair Debt Collection Practices Act and the Fair Credit Reporting Act.

I hereby request photocopies of any applications, application information or transaction information you may have on this account. (Required by FCRA 609e) I am enclosing a police report as required by law.

Once you have finished your investigation and have cleared this fraudulent account from my identity, I formally request a Letter of Clearance for my records.

I declare under penalty of perjury that this declaration is true and correct to the best of my knowledge. **Knowingly submitting false information on this affidavit could subject me to criminal prosecution for perjury.**

Sincerely,

Name

Date

Non-relative witness to signature: (Print Name)_____

Witness signature_____

Date_____

Witness phone number_____