

# SAMPLE FAX TO CREDITOR

Use this letter to confirm your conversations with creditors and to ask them to send you information about the fraudulent account.

Date

**1** To: Fraud Department, ABC Credit Card  
Fax Number: \_\_\_\_\_

From: Your Name, Your Account Number  
Your Street Address  
**2** City, State Zip Code  
Your Telephone Number

Total No. of Pages: \_\_\_\_  
\_\_\_\_\_

**3** I am writing to confirm the conversation I had on DATE with NAME, EMPLOYEE NO., DEPARTMENT.

As stated, I am an identity theft victim. The above-referenced account was opened by the thief, not by me. I have not authorized, used, or benefited from this account in any way.

**4** Attached is a completed ID Theft Affidavit, which will give you all the information you need about my identity and the crime. [Also attached is a police report.]

I request that you take the following steps immediately:

- 5**
- Start an investigation.
  - Send me copies of the documents that the thief used to open the account.
  - Tell the credit reporting agencies to delete this account from my credit report.
  - If you have placed this account with a debt collection agency, please tell that agency to stop collection efforts immediately.

When your investigation is over, please send me a Letter of Clearance.

Sincerely,

Your Name

*Source: Identity Theft Resource Center, NEDAP*

**1** Fill in the fax number of the creditor's fraud department (which is where you should send this fax).

**2** Write your name and the account number of the fraudulent account, your address, and the total number of pages you are faxing.

**3** Reference your previous conversation with the creditor. Include the date of the conversation, the name of the representative with whom you spoke, and his or her employee number (if possible) and department.

**4** Attach copies of the completed ID Theft Affidavit and a police report to support your dispute. List this evidence on the "Enclosure" line. Print and save the fax confirmation.

**5** This letter gives you sample language to confirm your initial conversation with the creditor's fraud department. But you can also use this letter to confirm other conversations with a creditor or debt collector. To modify this letter, delete everything after **3**, and replace it with a short summary of the conversation you want to confirm. At the end of the letter, write: "If I don't hear from you in writing within 10 days, I will assume that this letter correctly describes our conversation."