

**CLAIM OF FRAUDLENT ACCOUNT- COLLECTION AGENCY**

Your Name  
Address  
City/State/Zip  
Phone Number  
Email address if appropriate

RE: Credit Card or Bank Acct # \_\_\_\_\_  
Check # \_\_\_\_\_

Date:

Dear Sirs:

This letter is provided as legal notice to inform you that on or about \_\_\_\_\_ (date), the following occurred:  
\_\_\_\_\_ Checks numbered xxx to xxx for \_\_\_ (bank name, acct #xxx) were stolen. Be advised that this account was closed on \_\_\_\_\_ (date) by the bank upon my request.  
\_\_\_\_\_ Checks numbered xxx, xxx, xxx 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 # xxx 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 account 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. We suspect there will be more until they are caught.

Now that you have been notified in writing about the fraud-- Be advised that reporting these items to the credit bureaus 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 law-FACTA effective June 2, 2004) It will be turned over to law enforcement so that this criminal might be brought to justice.

This has been a very frustrating experience for me. I have always maintained an impeccable credit history. I appreciate your circumstances and hope you can appreciate mine. It is my hope that the law enforcement agencies can apprehend this criminal(s) and put them in jail. Until that time, I will have to continue to deal with this unpleasant situation. Regrettably so will the merchants who unknowingly accept these checks/credit cards.

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 \_\_\_\_\_