

CLAIM OF FRAUDULENT ACCOUNT-COLLECTION AGENCY

Your Name:
Address:
City/State/Zip
Phone Number:
Email address

RE: Credit Card or bank Account # _____
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 _____ (banks 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 information. 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 accounts and notified them of possible fraudulent activity. Where appropriate, I have also notified the following check verification companies:

Please be advised 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 reporting agencies as collection items or continuing to pursue these debts from me prior to an investigation would be considered a violation of the federal 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 knowingly 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 _____