IDENTITY THEFT PROTECTION & RECOVERY GUIDE

Sample dispute letter to credit reporting agencies:

[Date]

[Your Name]
[Your Address]
[Your City, State, Zip Code]

(Write to each relevant credit reporting agency, one at a time:)

Equifax Consumer Fraud Division
P.O. Box 740256
Atlanta, GA 30374

-or-

Experian
P.O. Box 9532
Allen, TX 75013

-or-

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19022

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of the report I received. The items I am disputing do not relate to any transactions that I have made or authorized. Please remove/correct this information at the earliest possible time.

[This/These] item(s) [identify item(s) disputed by name of the source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.] [is/are] [inaccurate or incomplete] because [describe what is inaccurate or
Sample dispute letter to credit reporting agencies (continued):

incomplete about each item, and why]. As required by section 611 of the Fair Credit Reporting Act, 15 U.S.C. § 1681i, a copy of which is enclosed, I am requesting that the item(s) be removed [or request another specific change] to correct the information.

[If applicable: Enclosed are copies of [describe any enclosed documentation, such as payment records, court documents] supporting my position.] Please reinvestigate [this/these matter(s)] and [delete or correct] the disputed item(s) as soon as possible.

Sincerely,

[Your name]

Enclosures: [List what you are enclosing]

• Copy of Credit Report
• Proof of Identity
• FCRA § 611, 15 U.S.C. § 1681i