Monday, November 16, 2020

CREDIT CARD COMPANY

ADDRESS

CITY, ST ZIP

Re: Account No. XXXX XXXX XXXX XXXX

 MY NAME Last 4 SSN: XXXX DOB: XX/XX/XXXX

UNAUTHORIZED CHARGE DISPUTE AND REPORT OF SUSPECTED IDENTITY THEFT

Dear CREDIT CARD COMPANY,

Your records of my credit card account indicate that I made a $125 purchase at MERCHANT NAME in MERCHANT CITY, STATE on TRANSACTION DATE. This is not true. I did not make any such purchase nor did I authorize anyone else to do so. I believe that this charge was the result of identity theft.

I never made these charges or received any benefit from them. I hereby demand that you immediately return ALL of my $125. I also request that you send me written confirmation once you have complied with this request. This is very alarming to me and is damaging my credit and financial security. This request is made pursuant to 15 U.S.C. §1666, and you have 60 days to correct this error.

Thank you in advance for your cooperation.

MY NAME

ADDRESS

CITY, ST, ZIP