

**COLLECTION AGENCIES  
SAMPLE LETTER TO MERCHANT**

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

Sent via certified, return receipt requested mail: Form # \_\_\_\_\_

RE: Claim of Identity Theft Case:  
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, branch address) were stolen. Be advised that this account was closed on \_\_\_\_ (date) by the bank upon my request. \_\_\_\_\_ Checks numbered xxx to xxx for \_\_\_\_ (bank name, acct #xxx, branch address) 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 # \_\_\_\_\_, \_\_\_\_\_ (issuing card company name and address) \_\_\_\_\_ Credit card # xxx (issuing card company name and address) 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 being fraudulently used to obtain goods and services from merchants.**

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 notify any collection agencies to which you may have sent this account as well as law enforcement should you have started criminal proceedings. I respectfully ask that once cleared, you do not sell, assign, distribute or share this account with others and that you remove my identifying data from this account.**

**As of the date of this letter, these criminals have stolen approximately \$ \_\_\_\_\_ by fraudulently using checks, credit charges in my name, or have wrongly used my Social Security Number to acquire credit in their name. We suspect there will be more until they are caught.**

**Be advised that reporting these items to the credit bureaus as collection items or continuing to pursue these debts from me would be considered a violation of the state and federal level Fair Debt Collection Practices Act and the Fair Credit Reporting Act. If this continues I will be forced to take legal action against your firm.**

I hereby request photocopies of any applications, application information or transaction information you may have on this account. (Required by law in CA and WA, federal law now pending) It will be turned over to law enforcement so that this criminal might be brought to justice. As a merchant, you can ask for restitution from the criminal to minimize loss.

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.

Sincerely,

Name