

FOLLOWING IS THE FORMAT THAT SHOULD BE USED IN DRAFTING A “LETTER OF DISPUTE” TO A BUSINESS REQUESTING A COPY OF AN INDIVIDUAL’S BUSINESS RECORDS. CHOOSE THE CIRCUMSTANCES IN PARENTHESIS THAT APPLY TO YOU.

SEND BY CERTIFIED MAIL TO CORPORATE ADDRESS OF BUSINESS (NOT TO COLLECTION AGENCY).

Date

Business name

Street address

City, State Zip code

To whom it may concern:

I believe that I am the victim of identity theft. I have learned that my personal identifying information was used at your business to fraudulently open at least one account (include any account information you may have, such as account number, etc.).

I am requesting copies of all documents related to that account and any other accounts that used my stolen personal identifying information. I need this information so that I can file an identity theft report with the Milwaukee Police Department.

I am aware that per the provisions of the Federal Fair and Accurate Transaction Act (FACT Act), also known as the 2003 Amendments to the Fair Credit Reporting Act, section 609(e), identity theft victims are entitled to obtain from a business entity a copy of the application and other business transaction records related to their identity theft free of charge. Businesses must provide those records within 30 days of receipt of the victim’s request.

Please send the requested records to:

Your name:

(Signature)

Street address:

City, State Zip code:

Telephone number(s):

Last 4 digits of Social Security Number (SSN):

Thank you for your cooperation. Please call me if you have any questions.