Identity Theft - Multiple Fraudulent Charges

Subject: URGENT - Identity Theft Dispute for Multiple Fraudulent Transactions

Dear [Credit Card Issuer] Fraud Department,

I am writing to report identity theft and dispute multiple fraudulent charges on my credit card account [account number]. I discovered these unauthorized transactions on [date] and immediately took steps to secure my account.

The following charges are fraudulent and were not made by me or anyone authorized to use my card:

[Date] - [Merchant] - $[amount]

[Date] - [Merchant] - $[amount]

[Date] - [Merchant] - $[amount]

[Date] - [Merchant] - $[amount]

Total fraudulent charges: $[total amount]

I have never done business with these merchants, and many of these charges occurred in locations where I have never been or at times when my card was in my possession. I believe my card information was compromised through [if known: data breach/skimming/online fraud].

I have taken the following actions:

- Frozen my credit card account on [date]
- Filed a police report (Report #[number]) on [date]
- Contacted the Federal Trade Commission
- Changed all online passwords and security questions

I request that you immediately reverse all fraudulent charges, issue me a new card with a different account number, and provide written confirmation that I am not liable for these charges. Please also investigate how this breach occurred to prevent future incidents.

This is an urgent matter affecting my financial security. I request expedited processing of this dispute.

Sincerely,

[Your Name]

[Account Number]

[Contact Information]

Enclosures: Police report, FTC Identity Theft Report

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