

# Letter of Compliance with Credit Laws

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]

[Date]

[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]

Subject: Request for Interest Rate Clarification

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request clarification regarding the interest rate applicable to my account (Account Number: [Your Account Number]). In accordance with the applicable credit laws, I would appreciate your assistance in understanding the specifics of the interest rate charged to my account.

It has come to my attention that there may be discrepancies or changes in the interest rates that have not been clearly communicated to me. Understanding these terms is crucial for my financial planning and compliance with my agreements.

Furthermore, I kindly request that you provide me with detailed information regarding:

- The current interest rate applied to my account.
- Any recent changes to the interest rate and the reasons for those changes.
- How the interest rate is calculated.

I appreciate your attention to this matter and look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require any further information.

Thank you for your cooperation.

Sincerely,  
[Your Name]