[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient Name]

[Recipient Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient Name],

I hope this message finds you well. I am writing to formally request information regarding the factors that influence credit decisions at [Company Name].

As an individual currently evaluating my financial options, understanding the key credit factors will greatly assist me in making informed decisions. I would appreciate any documentation or insights you could provide on the criteria that your organization considers when assessing creditworthiness.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]