Dear Valued Customer,

We are excited to extend a special invitation for you to upgrade your existing credit card to our Premium Credit Card.

Benefits of Upgrading:

- Higher credit limits
- Exclusive rewards program
- Concierge service
- Travel insurance coverage
- Zero foreign transaction fees

This upgrade is a great opportunity to enhance your purchasing power and enjoy additional perks that come with our premium offering.

How to Accept Your Invitation:

- 1. Visit our website at www.examplebank.com/upgrade
- 2. Log in to your account
- 3. Follow the prompts to complete your upgrade

If you have any questions, feel free to contact our customer support at 1-800-123-4567.

Thank you for being a valued customer.

Sincerely,

The Example Bank Team