

Request for Reduced Interest Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss my current consumer financing agreement with your institution, particularly regarding the interest charges applied to my account.

As a loyal customer for [duration of your relationship], I have made every effort to fulfill my financial obligations promptly. However, due to [briefly explain your circumstances, e.g., unexpected expenses, job loss, etc.], I find it increasingly challenging to manage my current interest rate.

In light of these circumstances, I kindly request that you consider adjusting my interest rate to a more manageable level. Lowering the interest charges would greatly assist me in maintaining my payments and continuing my positive history with your institution.

I appreciate your attention to this matter and hope for your understanding. Thank you for considering my request. I look forward to your prompt response.

Sincerely,

[Your Name]