

Letter Template: Credit Score Influence on Credit Card Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company],

I am writing to discuss my recent application for a credit card with your esteemed institution.

Upon reviewing my credit report, I was concerned about how my credit score might influence your decision. My score is currently [Insert Score], primarily impacted by [briefly explain factors impacting the score]. I believe my financial habits, such as timely bill payments and responsible credit management, demonstrate my creditworthiness.

I appreciate the opportunity to provide any further information or documentation required to support my application. I am enthusiastic about establishing a credit relationship with your company and am committed to managing my credit responsibly.

Thank you for considering my application. I look forward to your positive response.

Sincerely,

[Your Name]