

Goodwill Adjustment Appeal

[Your Name]

[Your Address] [City, State, Zip Code]

[Email Address] [Phone Number]

[Date]

[Credit Card Company Name] [Company Address] [City, State, Zip Code]

Dear [Customer Service Representative/Specific Person's Name],

I hope this letter finds you well. I am writing to formally request a goodwill adjustment for my [credit card/loan account], account number [XXXX-XXXX-XXXX-XXXX]. I have been a loyal customer since [Year], and I have always made my payments on time until [specific incident].

Due to [brief explanation of the circumstance, e.g., unexpected medical expenses, job loss], I fell behind on my payments. I understand that my account shows [specific negative impact, e.g., late payments], and I deeply regret this situation.

Since then, I have taken steps to ensure that this does not happen again, including [mention any positive actions, like budgeting better or enrolling in automatic payments]. I am requesting that you consider removing [specific late payment or negative status] as a gesture of goodwill.

I appreciate your understanding and consideration of my situation. Thank you for taking the time to review my request. I hope to continue my positive relationship with [Credit Card Company Name].

Sincerely,

[Your Name]