

# Interest Rate Adjustment Proposal

Date: [Insert Date]

To: [Recipient Name]

[Recipient's Address]

[City, State, Zip Code]

Dear [Recipient Name],

We hope this message finds you well. We are writing to discuss the current interest rate applied to your account with us. After careful consideration of the market trends and our ongoing commitment to providing competitive rates, we would like to propose an adjusted interest rate for your loan/account.

Currently, your interest rate stands at [Current Rate]%. We propose adjusting it to [Proposed Rate]% effective from [Effective Date]. This adjustment reflects our effort to ensure that your financial needs are met while promoting a mutually beneficial partnership.

We believe this new rate will provide you with significant savings and assist in the overall management of your financial obligations. Please review the proposed changes and feel free to reach out with any questions or concerns you may have.

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

Sincerely,

[Your Name]

[Your Position]

[Your Company]

[Contact Information]