Your Name Your Address City, State, Zip Code Email Address Phone Number Date

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

Dear [Credit Card Company Name] Customer Service,

I hope this message finds you well. I am writing to formally request a review of my current credit limit on my account, [Your Account Number]. I have been a loyal customer since [Year] and have consistently made my payments on time.

Given my improved financial situation and my intention to maintain a strong credit profile, I kindly request an increase in my credit limit from [Current Limit] to [Requested Limit]. This would not only assist me with more significant purchases but also help maintain a low credit utilization ratio.

Thank you for considering my request. I appreciate your assistance and look forward to your prompt response.

Sincerely, [Your Name]