

# Petition for Lower Credit Card Interest Charges

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Credit Card Company Name]

Attention: Customer Service Department

[Company Address]

[City, State, Zip Code]

Dear [Credit Card Company],

I hope this message finds you well. I am writing to formally request a reconsideration of the interest rate on my credit card account, [Your Account Number]. As a loyal customer for [number of years], I have always made my payments on time and have maintained a good standing with your institution.

Due to recent financial circumstances, including [briefly explain your situation, e.g., unexpected medical expenses, loss of income], I am finding it increasingly difficult to manage my credit card debt. Therefore, I kindly ask you to review my account and consider lowering my current interest rate of [current interest rate] to a more manageable level.

Thank you for your attention to this matter. I appreciate your understanding and consideration, and I look forward to your prompt response.

Sincerely,

[Your Name]