

# Goodwill Adjustment Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Issuer Name]

[Customer Service Address]

[City, State, Zip Code]

Dear [Credit Card Issuer],

I hope this message finds you well. I am writing to request a goodwill adjustment on my credit card account, number [Your Credit Card Number]. I have been a loyal customer since [Year] and have always valued your services.

Unfortunately, due to [briefly explain past mishaps, e.g., "unexpected medical expenses" or "a temporary loss of income"], I encountered some challenges that affected my ability to make timely payments. I acknowledge these mishaps and have since taken steps to ensure they do not recur.

As a result, I kindly ask if you could consider adjusting my account by removing [specific late fees or negative marks] from my credit report. I believe this adjustment would reflect my commitment to my obligations and help me move forward positively.

Thank you for considering my request. I appreciate your understanding, and I look forward to your response.

Sincerely,

[Your Name]