

Credit Utilization Appeal Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

[City, State, Zip Code]

Subject: Request for Credit Score Review Due to High Credit Utilization

Dear [Credit Bureau Contact Name],

I am writing to formally appeal my credit score assessment due to my credit utilization ratio. My credit report indicates that my ratio is higher than I believe it should be, mainly stemming from [reason for high utilization, e.g., unexpected expenses, temporary financial hardship, etc.].

Despite this brief period of high usage, I have consistently maintained a good payment history and have promptly paid down my balances. My current situation is not reflective of my typical financial behavior. I believe this spike has negatively impacted my score unfairly.

I kindly request a review of my credit score, considering my historical performance and recent efforts to manage my credit responsibly. I am committed to lowering my utilization ratio and improving my financial health.

Thank you for your time and understanding. I appreciate your attention to this matter and look forward to your favorable response.

Sincerely,

[Your Name]