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

Credit Card Issuer's Name Issuer's Address City, State, Zip Code

Dear [Credit Card Issuer's Name or Customer Service],

I am writing to inquire about the possibility of obtaining a credit card with your institution. I understand that my recent bankruptcy filing may raise concerns regarding my creditworthiness, but I have taken significant steps to rebuild my financial health.

Since my bankruptcy discharge on [Date of Discharge], I have focused on improving my credit score by adhering to my budget, paying down existing debts, and ensuring all my current financial obligations are met on time. Furthermore, I am eager to establish a positive credit history once again.

I would appreciate clarification on your credit card approval process, specifically regarding applicants with bankruptcy history. If you could provide me with specific eligibility criteria or recommendations on how I might improve my chances of being approved, I would be very grateful.

Thank you for considering my inquiry. I look forward to your response and hope to have the opportunity to work with your institution in the near future.

Sincerely,
[Your Name]