

Request for Modification of Credit Card Interest Rates

Date: [Insert Date]

To: [Credit Card Company Name]

Attn: Customer Service Department

[Company Address]

Dear [Customer Service Team/Specific Person's Name],

I hope this message finds you well. I am writing to formally request a modification of the interest rates on my credit card account ([Insert Account Number]) due to the current economic challenges impacting my financial situation.

In light of the ongoing economic downturn caused by [specific events or circumstances, e.g., the COVID-19 pandemic, inflation, etc.], I have experienced a significant reduction in my income and an increase in my financial obligations. This situation has made it increasingly difficult for me to manage my credit card payments effectively.

As a long-standing customer of [Credit Card Company Name], with a history of timely payments, I sincerely request your consideration in adjusting my interest rates. A reduction would greatly assist me in managing my finances during this trying time and would allow me to continue honoring my commitments to your company.

Thank you for your understanding and consideration. I look forward to your positive response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you need any further information.

Sincerely,

[Your Full Name]

[Your Address]

[City, State, Zip Code]