

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Credit Card Company Address]

[City, State, Zip Code]

Dear Customer Service Department,

I hope this message finds you well. I am writing to discuss my current credit card account ([Account Number]) and to request your assistance in reducing my credit card fees due to some recent financial challenges I am facing.

Unfortunately, due to [briefly explain personal situation, e.g., job loss, medical expenses], my financial situation has changed dramatically, and I am struggling to manage my expenses. As a loyal customer, I have always made timely payments and valued my relationship with your company.

In light of these circumstances, I kindly ask if you would consider reducing my annual fees, interest rates, or any other fees associated with my account. This assistance would greatly alleviate my financial burden and enable me to continue fulfilling my payment obligations.

Thank you for considering my request. I appreciate your understanding and support during this difficult time. I look forward to your prompt response.

Sincerely,

[Your Name]