

# Negotiation for Decreased Finance Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to discuss my retail card account, numbered [Your Account Number]. I value my relationship with [Company Name] and appreciate the services provided.

Due to [reason such as financial hardship, unexpected expenses, etc.], I am finding it increasingly challenging to maintain my current payment terms, which include a high finance charge. I am committed to fulfilling my obligations and prefer to resolve this matter amicably.

Given my payment history and loyalty to [Company Name], I kindly request a reassessment of my finance charges. A decrease in these charges would significantly assist me in managing my account more effectively and timely.

Thank you for considering my request. I am hopeful for a positive response and am willing to discuss this matter further. Please feel free to contact me at your earliest convenience.

Sincerely,

[Your Name]