

Request for Lower Finance Charges

Date: [Insert Date]

To:

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Customer Service Department/Specific Name],

I hope this message finds you well. My name is [Your Name], and I am writing to request a review of the finance charges on my credit card account, which is under the number [Last Four Digits of Your Credit Card Number].

Due to [briefly explain your situation, e.g., financial hardship, recent changes in employment, etc.], I am finding it increasingly difficult to manage my monthly payments. I have been a loyal customer for [duration of time] and value my relationship with [Credit Card Company].

I kindly ask that you consider lowering the finance charges on my account so that I may continue to meet my financial obligations while maintaining my credit standing. I am committed to repaying the outstanding balance and maintaining my account in good standing.

Thank you for taking the time to consider my request. I hope to hear from you soon.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]