

Important Information Regarding Your Promotional Credit

Dear [Customer Name],

We hope this message finds you well. We are reaching out to inform you about the potential impact of your promotional credit on your credit score.

As you know, promotional credit offers can provide you with significant benefits, including increased purchasing power and exclusive discounts. However, it is important to understand how these promotions can affect your credit score.

Using promotional credit may result in a hard inquiry on your credit report, which can temporarily lower your score. Additionally, the utilization of this credit can affect your credit utilization ratio, which accounts for a portion of your credit score.

To maintain a healthy credit score, we recommend managing your promotional credit wisely:

- Pay your bills on time.
- Avoid maxing out your promotional credit limit.
- Monitor your credit score regularly.

If you have any questions or need assistance, please do not hesitate to contact us.

Thank you for your attention to this important information.

Sincerely,

[Your Company Name]

[Contact Information]