

Important Notice: Changes to Your Credit Card Terms

Dear [Cardholder's Name],

We are writing to inform you of important changes to the terms and conditions of your credit card account.

Effective Date: [Effective Date]

Summary of Changes:

- Interest Rate Changes: [Details of the interest rate adjustments]
- Fees: [Information on any new fees or changes to existing fees]
- Rewards Program: [Description of any alterations to the rewards program]

For a detailed explanation of these changes, please visit our website at [Website URL] or contact our customer service at [Customer Service Phone Number].

We appreciate your understanding and continued trust in us.

Sincerely,

[Your Company Name]

[Company Address]

[Company Phone Number]