

Important Notice: Credit Card Policy Changes

Dear Valued Customer,

We are writing to inform you of important changes to our credit card policies that will take effect on **[Effective Date]**. Please take a moment to review these changes as they may impact your account.

Key Changes:

- **Annual Fee:** The annual fee has been revised to **[New Fee Amount]**.
- **Interest Rate:** The APR will change to **[New APR]** for new purchases.
- **Rewards Program:** Updates to the rewards program, effective from **[Effective Date]**.

If you have any questions or would like to discuss how these changes may affect you, please do not hesitate to reach out to our customer service department at **[Customer Service Phone Number]** or **[Customer Service Email]**.

Thank you for being a valued customer.

Sincerely,

[Your Company Name]
[Your Company Contact Information]