

Dear Valued Cardholder,

We hope this message finds you well. We are writing to inform you of upcoming revisions to our credit card policy that will take effect on **[Effective Date]**.

Summary of Key Changes:

- **Interest Rates:** The annual percentage rate (APR) will be adjusted from **[Old Rate]** to **[New Rate]**.
- **Fees:** Changes to late payment fees and annual fees will be implemented.
- **Rewards Structure:** Modifications to our rewards program will enhance your earning potential.

We encourage you to review the detailed policy changes on our website at [\[Website URL\]](#).

If you have any questions or concerns, please feel free to contact our customer service representatives at **[Customer Service Number]** or via email at **[Customer Service Email]**.

Thank you for being a valued member of our cardholder community.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Contact Information]