

Important Update to Your Credit Card Policy

Dear Valued Customer,

We are writing to inform you of important updates to our credit card policy that will take effect on **[Effective Date]**.

Key Updates:

- **Increased Rewards:** You will now earn **[New Rewards Rate]** on all purchases.
- **Late Payment Fee Adjustment:** Late fees will be changed to **[New Fee Amount]**.
- **Introduction of Cash Back Options:** You may now choose to receive cash back on eligible transactions.
- **Enhanced Fraud Protection:** New security features will be added to protect your account.

Please review the full details on our website or the enclosed policy document. If you have any questions, feel free to contact our customer service team at **[Customer Service Phone Number]**.

Thank you for being a loyal customer.

Sincerely,

[Your Company Name]
[Your Company Address]
[Your Company Contact Information]