

Important Notice: Modified Credit Card Agreement

Dear Valued Cardholder,

We are writing to inform you of some important changes to your credit card agreement that will take effect on [Effective Date]. As part of our ongoing commitment to providing you with the best financial services, we have made modifications to enhance your experience.

The key changes to your agreement include:

- Adjustment of interest rates
- Updated rewards program details
- Changes in fees
- Revision of terms related to late payments

For a detailed overview of the modified terms, please visit our website at [Website URL] or contact our customer service at [Customer Service Phone Number].

Your continued use of your credit card after the effective date will signify your acceptance of these changes. If you have any questions or concerns, please do not hesitate to reach out.

Thank you for being a valued member of our family.

Sincerely,

[Your Company Name]

[Your Company Contact Information]