

# Proposal for Lower Interest Rates

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip]  
[Email Address]  
[Phone Number]

[Recipient's Name]  
[Recipient's Title]  
[Bank or Financial Institution's Name]  
[Bank Address]  
[City, State, Zip]

Dear [Recipient's Name],

I am writing to formally propose a review of the interest rates applied to my account, [Account Number]. I have been a loyal customer of [Bank's Name] for [number of years] years and have consistently maintained a good payment history.

In light of recent financial changes and competitive offers from other institutions, I kindly request that you consider lowering the interest rate on my account. A reduction would greatly assist me in managing my finances more effectively, allowing me to allocate resources towards paying down my debt more aggressively.

Thank you for considering my proposal. I am looking forward to your positive response and am hopeful for a favorable decision.

Sincerely,  
[Your Name]