

Dear Valued Client,

We hope this message finds you well. We are writing to inform you of an important update to our prepayment penalty policy.

Effective [**Effective Date**], we will be implementing the following changes:

- Reduction of prepayment penalties from [**Old Penalty**] to [**New Penalty**].
- Extended grace period for prepayments from [**Old Period**] to [**New Period**].
- Additional options for penalty waivers under certain conditions.

These changes are designed to provide you with greater flexibility and support. We appreciate your continued trust in our services.

If you have any questions or concerns regarding this update, please do not hesitate to contact our customer service team at [**Contact Information**].

Thank you for your attention to this matter.

Sincerely,

[**Your Name**]

[**Your Title**]

[**Your Company**]

[**Your Contact Information**]