

Variable APR Adjustment Notice

Date: [Insert Date]

Dear [Customer's Name],

We are writing to inform you of an adjustment to your variable Annual Percentage Rate (APR) for your account ending in ****[last four digits of account number]. This adjustment will take effect on [effective date].

Your current APR is [current APR]%, and your new APR will be [new APR]%. This change is a result of [reason for adjustment, e.g., changes in the index rate or other factors].

You can find more information about how variable APRs are calculated in your account agreement. If you have any questions or if you'd like to discuss this change, please feel free to contact our customer service at [customer service phone number] or [customer service email].

Thank you for being a valued customer.

Sincerely,

[Your Company Name]

[Your Title]

[Company Contact Information]