

Important Information About Your Home Equity Line of Credit

Date: [Insert Date]

Dear [Customer's Name],

We are writing to inform you about changes to the terms of your Home Equity Line of Credit (HELOC) account due to a recent review of your credit profile.

As part of our commitment to responsible lending, we periodically assess the financial characteristics of our customers. Based on our evaluation, we have made adjustments to your credit terms. These adjustments are based on a number of factors, including your credit score, credit history, and payment behavior.

Your New Terms:

- New Interest Rate: [Insert New Interest Rate]
- New Credit Limit: [Insert New Credit Limit]
- Effective Date: [Insert Effective Date]

If you would like to discuss this change or if you have any questions, please do not hesitate to contact us at [Insert Contact Information].

Thank you for choosing [Your Company Name]. We appreciate your business.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Company Address]

[Your Company Phone]