

Letter of Appeal for Credit Card Debt Relief

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Issuer's Name]

[Issuer's Address]

[City, State, Zip Code]

Dear [Credit Card Issuer's Name or Customer Service Department],

I hope this letter finds you well. I am writing to formally request your consideration for a debt relief program regarding my credit card account [Account Number]. Due to [briefly explain your circumstances--e.g., job loss, medical expenses, etc.], I am currently facing financial difficulties that hinder my ability to make timely payments.

Throughout my time as a customer, I have strived to maintain a positive payment history. However, my current situation is making it increasingly challenging to manage my debt. I kindly request that you consider offering a relief option, which may include [list specific requests, such as lower interest rates, a payment plan, settlement offers, etc.].

I believe that with your assistance, I will be able to get back on track with my payments and maintain my commitment to repay my debt. I am eager to find a resolution that benefits both parties.

Thank you for taking the time to consider my request. I look forward to your positive response and am hopeful for a collaborative solution. Please feel free to contact me at [your phone number] or [your email address] for any further information.

Sincerely,

[Your Name]