

Letter Template for Credit Card Debt Reduction Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Credit Card Company Name]

[Company Address]

[City, State, Zip Code]

Dear [Customer Service Department/Specific Contact Name],

I hope this letter finds you well. I am writing to formally request a reduction in my credit card debt associated with my account number [Your Account Number]. Due to [briefly explain your reason, e.g., financial hardship, medical emergencies, loss of income], I am currently experiencing difficulties in meeting my financial obligations.

I would like to propose a debt reduction plan that would make it feasible for me to manage my payments while allowing me to settle my account. I am committed to repaying my debt and believe that a reduction would not only assist me but also enable your company to recover a portion of the balance owed.

I appreciate your time and consideration and look forward to your response.

Thank you for your understanding.

Sincerely,

[Your Name]