

Credit Card Settlement Offer Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Credit Card Company Name]

[Company Address]

[City, State, ZIP Code]

Dear [Recipient Name],

I am writing to discuss my current credit card debt with [Credit Card Company Name] related to my account number [Insert Account Number]. Due to [briefly explain your financial hardship], I am unable to meet my payment obligations.

To resolve this matter, I propose a settlement amount of [Insert Settlement Amount] to fully settle my debt. I believe this offer is reasonable given my current financial circumstances.

Thank you for considering my settlement offer. I hope to reach an agreement that benefits both parties. Please feel free to contact me at your earliest convenience to discuss this proposal further.

Sincerely,

[Your Name]