

Letter for Credit Card Balance Reduction Negotiation

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Credit Card Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Credit Card Company Representative's Name],

I am writing to request a review of my current credit card balance with account number [Your Account Number]. Due to [briefly explain your financial situation, such as job loss, medical expenses, etc.], I am finding it increasingly difficult to meet my monthly payment obligations.

I would like to discuss the possibility of negotiating a reduction of my outstanding balance. I believe that a reduced balance would allow me to manage my debt more effectively and help me avoid missed payments in the future.

I appreciate the services provided by [Credit Card Company Name] and hope to continue my relationship with your company. Please let me know if we can set up a time to discuss this matter further.

Thank you for considering my request. I look forward to your prompt reply.

Sincerely,
[Your Name]