

Negotiation Request for Credit Card Terms

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

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

Dear [Creditor's Name or Customer Service],

I hope this letter finds you well. I am writing to discuss my current credit card account ([Account Number]) with your company. Due to [briefly explain your situation, e.g., unexpected medical bills, loss of employment], I am experiencing financial difficulties.

In light of these circumstances, I would like to explore the possibility of negotiating more manageable payment terms. Specifically, I am requesting [state your request, e.g., a lower interest rate, a temporary reduction in payments, or a settlement]. I believe this adjustment will allow me to maintain my commitment to your company and avoid defaulting on my account.

I value my relationship with [Credit Card Company Name] and appreciate any consideration you can extend to my request. Please feel free to reach me at [Your Phone Number] or [Your Email Address] to discuss this matter further.

Thank you for your attention to my request. I look forward to your prompt response.

Sincerely,

[Your Name]