

# Request for Credit Card APR Adjustment

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

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

Dear Customer Service,

I hope this message finds you well. I am writing to request a review and adjustment of the Annual Percentage Rate (APR) on my credit card account, [Your Account Number]. I have been a loyal customer for [duration of time] and have consistently made my payments on time.

Due to my positive payment history and overall creditworthiness, I respectfully request a reduction in my APR. This adjustment would greatly assist me in managing my finances during these challenging times.

I appreciate your attention to this matter and look forward to your prompt response. Thank you for considering my request.

Sincerely,  
[Your Name]