

Credit Card Payment Restructuring Proposal

Date: [Insert Date]

To: [Credit Card Company Name]

Address: [Credit Card Company Address]

Dear [Credit Card Company Contact Name],

I hope this message finds you well. I am writing to propose a restructuring of my credit card payment plan due to unforeseen financial circumstances. My account number is [Insert Account Number].

Due to [briefly explain situation, e.g., loss of job, medical expenses, etc.], I am unable to meet my current payment obligations. I value my relationship with [Credit Card Company Name] and wish to maintain my account in good standing.

I kindly request your consideration for the following restructuring options:

- Lowering the interest rate to [Proposed Rate] for the next [Number] months.
- Extending the repayment period to [Proposed Period].
- Temporary suspension of payments for [Number] months.

I believe these adjustments will allow me to recover financially and continue to honor my commitment to [Credit Card Company Name]. I appreciate your understanding and would be grateful if we could discuss this proposal at your earliest convenience.

Thank you for considering my request. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]