Request for Credit Card Annual Fee Reduction

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

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

Dear [Credit Card Issuer's Customer Service],

I hope this message finds you well. I am writing to request a reduction in the annual fee for my credit card account (Account Number: [Your Account Number]). I have been a loyal customer for [number of years] and have consistently paid my bills on time.

Given my positive payment history and current financial situation, I kindly ask if you would consider lowering the annual fee associated with my account. This adjustment would be greatly appreciated and allow me to continue my journey with [Credit Card Issuer].

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

Sincerely, [Your Name]