

Important Notice: Change in Your Credit Card APR

Dear [Customer Name],

We are writing to inform you of a change to the Annual Percentage Rate (APR) on your credit card account ending in ****[last four digits].

Effective [Effective Date], your new APR will be [New APR]%. This change is a result of [reason for the change, e.g., changes in market conditions, your account behavior, etc.].

Please review your account and consider how this change may affect your payment strategy.

If you have any questions or need assistance, feel free to contact our customer service team at [Customer Service Phone Number] or [Email Address].

Thank you for being a valued customer.

Sincerely,

[Your Company Name]

[Your Company Contact Information]