

# Important Notice: Credit Card APR Modification

Date: [Date]

Account Holder: [Account Holder Name]

Account Number: [Last Four Digits of Account Number]

Dear [Account Holder Name],

We are writing to inform you of an upcoming change to the Annual Percentage Rate (APR) on your credit card account. Effective [Effective Date], your new APR will be [New APR]%.

This change is due to [Reason for Modification, e.g., changes in the prime rate, your credit score, etc.]. We understand that changes in your APR can impact your financial planning, and we want to ensure that you have all the necessary information.

You have the option to [mention any options, e.g., opt-out, pay off the balance, etc.]. Please review your account details and terms to understand how this may affect you.

If you have any questions regarding this change, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or [Customer Service Email].

Thank you for your continued trust in us.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Contact Information]