

Dear Valued Customer,

We hope this message finds you well. We are reaching out to inform you about an important update regarding your credit card account.

Effective **[Effective Date]**, the interest rates on your credit card will be updated as follows:

- Standard Purchase APR: **[New Rate]%**
- Cash Advance APR: **[New Rate]%**
- Balance Transfer APR: **[New Rate]%**

This change is part of our commitment to provide transparent information and to help you manage your finances effectively. We recommend reviewing your account and making payments on time to help minimize interest charges.

If you have any questions or require further assistance, please feel free to contact our customer service team at **[Customer Service Phone Number]** or visit our website at **[Website URL]**.

Thank you for your continued trust in us.

Sincerely,

[Your Company's Name]
Customer Service Team