

Secured Credit Card Usage Guidelines

Dear [Cardholder's Name],

Welcome to [Bank Name]! We are pleased to provide you with your secured credit card. This letter outlines the guidelines to help you make the most of your card.

Usage Guidelines

1. **Payment Due Dates:** Always ensure your payments are made by the due date to avoid late fees and potential impact on your credit score.
2. **Credit Limit:** Your credit limit is secured by your initial deposit of \$[Deposit Amount]. Please do not exceed this limit.
3. **Transactions:** Use the card for purchases, bills, and online transactions. Keep track of your spending.
4. **Monthly Statements:** Review your monthly statements for accuracy. Report any discrepancies immediately.
5. **Building Credit:** Timely payments will help build your credit history. Aim for a payment history of [Suggested Time Frame].

Customer Support

If you have any questions or need assistance, please contact our customer service at [Customer Service Phone Number] or visit our website at [Bank Website].

Thank you for choosing [Bank Name]. We look forward to helping you achieve your financial goals.

Sincerely,

[Your Name]
[Your Position]
[Bank Name]