

Exclusive Seasonal Credit Card Interest Rate Special!

Dear Valued Customer,

We are excited to announce our limited-time seasonal credit card interest rate special just for you! This offer is designed to help you save more while enjoying the benefits of your credit card.

Reduced Interest Rate: 5.99% APR

From **November 1st to December 31st**, enjoy a special reduced interest rate of **5.99% APR** on all purchases made with your credit card.

Take advantage of this seasonal offer for your holiday shopping, travel plans, or unexpected expenses!

How to Qualify:

- Be a current cardholder in good standing.
- Make a purchase using your credit card during the promotional period.

Don't miss out on this opportunity to save! For more details or to speak with a customer service representative, please call us at **1-800-555-0199**.

Happy Holidays!

Sincerely,

Your Bank Name