

Important Notice: Credit Card Underutilization Warning

Dear [Cardholder's Name],

We hope this message finds you well. We are writing to inform you about your current credit card usage. Our records show that your [Credit Card Name] has been significantly underutilized for the past [duration].

Currently, your available credit is [**Available Credit Amount**], while your recent spending is [**Recent Spending Amount**]. We encourage you to take full advantage of your card's benefits, including rewards and perks.

If you have any questions or would like to learn more about maximizing your credit card benefits, please don't hesitate to contact our customer service at [Customer Service Phone Number].

Thank you for choosing [Bank/Company Name]. We value your relationship!

Sincerely,

[Your Name]

[Your Title]

[Bank/Company Name]

[Contact Information]