

Notice of Changes to Credit Card Policy

Date: [Insert Date]

Dear [Customer's Name],

We hope this message finds you well. We are writing to inform you of important changes to our credit card policy that will take effect on [Insert Effective Date].

The key changes include:

- Adjustment of interest rates from [Old Rate]% to [New Rate]%
- Revised late payment fees from \$[Old Fee] to \$[New Fee]
- Updated rewards program terms and conditions

We encourage you to review the full policy details on our website at [Insert Website Link] or contact our customer service at [Insert Phone Number] for any questions.

Thank you for being a valued customer.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Contact Information]