

Credit Card Terms Adjustment Notification

Date: [Insert Date]

Dear [Customer's Name],

We are writing to inform you of an upcoming adjustment to the terms of your credit card account ending in [Last Four Digits]. This adjustment will take effect on [Effective Date].

The changes are as follows:

- **Annual Percentage Rate (APR):** [New APR Percentage]
- **Late Payment Fee:** [New Fee Amount]
- **Minimum Payment Due:** [New Minimum Payment]

We encourage you to review your account and reach out to us if you have any questions or concerns regarding these changes. Our customer service team is available at [Customer Service Phone Number] or [Customer Service Email].

Thank you for your understanding.

Sincerely,

[Your Company Name]

[Your Company Address]

[Your Company Phone Number]