

Important Notice: Modification of Credit Card Terms

Dear [Customer Name],

We hope this message finds you well. We are writing to inform you of recent changes to the terms and conditions of your credit card account with us.

Effective [Effective Date], the following modifications will be implemented:

- **Annual Percentage Rate (APR):** The APR will be adjusted to [New APR]%.
- **Late Payment Fees:** The fee for late payments will change to [New Amount].
- **Cash Advance Fees:** The cash advance fee will now be [New Percentage]% of the transaction amount.

We recommend reviewing your statement and the updated terms, which can be found on our website at [Website URL]. If you have any questions or concerns, please do not hesitate to contact our customer service team at [Customer Service Phone Number] or [Customer Service Email].

Thank you for being a valued customer.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Contact Information]