

# Important Changes to Your Credit Card Terms

Dear [Customer's Name],

We hope this message finds you well. We are writing to inform you of important changes to the terms of your credit card account that will take effect on [Effective Date].

## Summary of Changes

- **Interest Rate:** The annual percentage rate (APR) for purchases will change from [Old Rate]% to [New Rate]%.
- **Fees:** The late payment fee will increase from \$[Old Fee] to \$[New Fee].
- **Rewards Program:** Changes to the rewards structure will now allow you to earn [New Rewards Plan].

If you have any questions or would like to discuss these changes further, please feel free to contact our customer service team at [Contact Information].

Thank you for being a valued customer.

Sincerely,  
[Your Name]  
[Your Job Title]  
[Company Name]