

Important Notice: Revised Credit Card Terms

Dear [Customer's Name],

We hope this message finds you well. We are writing to inform you about some important updates to the terms and conditions of your credit card account with us.

Effective Date

The revised terms will take effect on [Effective Date].

Key Changes

- **Interest Rates:** The APR will be adjusted to [New APR].
- **Fees:** There will be a new late payment fee of [Fee Amount].
- **Rewards Program:** Changes to the rewards program structure, details will be provided separately.

You can review the full details of the revised terms by visiting [Website URL] or contacting our customer service at [Customer Service Phone Number].

If you have any questions or concerns, please do not hesitate to reach out to us. Your satisfaction is our priority.

Thank you for being a valued customer.

Sincerely,
[Your Company Name]
[Your Company Contact Information]