## **Credit Card Minimum Payment Adjustment Explanation**

Date: [Insert Date]
Account Holder: [Insert Account Holder Name]
Account Number: **** **** [Last Four Digits]
Dear [Account Holder Name],
We hope this message finds you well. We are writing to inform you of an adjustment made to your credit card minimum payment requirement.
Effective [Insert Effective Date], your new minimum payment will be adjusted to [Insert New Payment Amount]. This adjustment is due to [Briefly Explain Reason for Adjustment, e.g., changes in interest rates, account status, etc.].
We encourage you to review your statement for a detailed breakdown of your account balance and payment information. Ensuring timely payments can help maintain a healthy credit score and avoid late fees.
If you have any questions regarding this adjustment or your account, please do not hesitate to contact our customer service team at [Insert Customer Service Phone Number] or [Insert Customer Service Email].
Thank you for being a valued customer.
Sincerely,
[Your Name]
[Your Position]
[Company Name]
[Company Contact Information]