

Letter to Credit Card Company

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Credit Card Company Name]

[Company Address]

[City, State, ZIP Code]

Dear [Credit Card Company Representative],

I hope this letter finds you well. I am writing to discuss my current credit card debt and to explore options to manage it effectively to improve my credit score.

Due to [brief explanation of circumstances, e.g., unexpected expenses, loss of income], I have fallen behind on my payments and would like to propose a plan that would allow me to settle my debt while maintaining a positive relationship with your company.

My intention is to pay [insert proposed payment amount] monthly towards my outstanding balance of [insert amount owed]. I believe this plan would enable me to manage my finances better, and ultimately, it would be beneficial for both of us.

I would greatly appreciate any assistance or programs you may have that could support me during this time, such as lower interest rates, a temporary hardship program, or a revised payment schedule.

Thank you for considering my request. I am looking forward to your positive response and am hopeful we can work together in finding a solution to this issue.

Sincerely,

[Your Name]