

Credit Card Agreement Terms Refresh

Date: [Insert Date]

Dear [Cardholder Name],

We are writing to inform you of an upcoming refresh of the terms and conditions associated with your credit card account ending in ****[last four digits]. These updates are designed to enhance your experience and clarify our policies.

Key Changes:

- **Annual Fee:** The annual fee will be adjusted to \$[new fee amount].
- **Interest Rates:** The annual percentage rate (APR) will change to [new %] for purchases and [new %] for cash advances.
- **Rewards Program:** [Brief description of any changes to the rewards program.]
- **Late Payment Fee:** The maximum late payment fee will increase to \$[new fee amount].

Please review the complete updated Terms and Conditions document attached to this letter. Your continued use of the credit card after [effective date] will signify your acceptance of the new terms.

If you have any questions or concerns, please do not hesitate to contact our customer service team at [customer service phone number] or via email at [customer service email].

Thank you for being a valued customer.

Sincerely,

[Your Company Name]

[Your Name]

[Your Title]