

Important Update: Credit Card Consumer Agreement

Dear [Cardholder's Name],

We are writing to inform you of important updates to your credit card consumer agreement effective [Effective Date]. Please review the changes outlined below:

1. Changes to Interest Rates

Your interest rate will be adjusted from [Old Rate]% to [New Rate]%. This change will apply to new purchases and balances carried forward.

2. Annual Fees

The annual fee for your credit card will be updated from \$[Old Fee] to \$[New Fee]. This fee will be charged on [Billing Date].

3. Rewards Program Updates

We are enhancing our rewards program. You will now earn [Description of New Rewards Structure].

4. Disclosure of Fees

Please be aware of the following additional fees that will take effect: [List of New Fees].

If you have any questions regarding these changes, feel free to contact our customer service at [Customer Service Number] or visit our website at [Website URL].

Thank you for being a valued customer.

Sincerely,
[Your Company's Name]
[Your Company's Address]
[Your Company's Contact Information]