

# Notice of Change to Credit Cardholder Terms and Conditions

Date: [Insert Date]

Dear [Cardholder's Name],

We are writing to inform you of an update to the terms and conditions of your credit card account with [Bank/Company Name]. These changes will be effective as of [Effective Date]. Please review the specific updates outlined below:

## Summary of Changes:

- Change in Annual Percentage Rate (APR): [Details]
- Modification of Fees: [Details]
- Changes to Rewards Program: [Details]

We encourage you to review the full revised terms and conditions, which are available on our website or by contacting our customer service team at [Customer Service Phone Number].

If you have any questions regarding these changes, please do not hesitate to reach out to us.

Thank you for being a valued member of [Bank/Company Name].

Sincerely,

[Your Name]

[Your Title]

[Bank/Company Name]

[Contact Information]